

119TH CONGRESS
2D SESSION

H. R. 7888

To amend the Financial Stability Act of 2010 to apply the enhanced supervision and prudential standards applicable under such Act with respect to bank holding companies to large banks that do not have a bank holding company, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 9, 2026

Ms. WATERS introduced the following bill; which was referred to the
Committee on Financial Services

A BILL

To amend the Financial Stability Act of 2010 to apply the enhanced supervision and prudential standards applicable under such Act with respect to bank holding companies to large banks that do not have a bank holding company, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Closing the Enhanced
5 Prudential Standards Loophole Act”.

1 **SEC. 2. ENHANCED SUPERVISION AND PRUDENTIAL STAND-**
2 **ARDS FOR BANKS WITH NO BANK HOLDING**
3 **COMPANY.**

4 Section 165 of the Financial Stability Act of 2010
5 (12 U.S.C. 5365) is amended by adding at the end the
6 following:

7 “(1) APPLICATION TO BANKS WITH NO BANK HOLD-
8 ING COMPANY.—The provisions of this section shall apply
9 to a bank that does not have a bank holding company to
10 the same extent as such provisions apply to a bank holding
11 company with the same amount of total consolidated as-
12 sets as the bank.”.

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