

HR 1900

Bank Failure Prevention Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 6, 2025

Current Status: Placed on the Union Calendar, Calendar No. 101.

Latest Action: Placed on the Union Calendar, Calendar No. 101. (Jun 4, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/1900>

Sponsor

Name: Rep. Barr, Andy [R-KY-6]

Party: Republican • State: KY • Chamber: House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Fitzgerald, Scott [R-WI-5]	R · WI		Mar 6, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		May 8, 2025
Rep. Sessions, Pete [R-TX-17]	R · TX		May 19, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Jun 4, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Bank Failure Prevention Act of 2025

This bill revises the Federal Reserve Board's review process of merger and acquisition applications for bank holding companies.

Specifically, the board must notify the applicant within a certain time period regarding whether the application is complete or if additional information is required. The board must grant or deny such an application no later than 90 days after submission, regardless of whether the application was deemed complete. (Currently, the board must grant or deny an application no later than 90 days after receipt of a complete application.)

In addition, the board is prohibited from basing such application determinations on information provided by third parties.

Actions Timeline

- **Jun 4, 2025:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-132.
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- **May 21, 2025:** Committee Consideration and Mark-up Session Held
- **May 21, 2025:** Ordered to be Reported (Amended) by the Yeas and Nays: 29 - 21.
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