

## 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

Bill	Relationship	Last Action
119 HR 6955	Related bill	<b>Apr 20, 2026:</b> Placed on the Union Calendar, Calendar No. 535.

## **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.







- **Mar 6, 2025:** Referred to the House Committee on Financial Services.
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