

HR 5262

Bank Competition Modernization Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Sep 10, 2025

Current Status: Placed on the Union Calendar, Calendar No. 317.

Latest Action: Placed on the Union Calendar, Calendar No. 317. (Nov 4, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/5262>

Sponsor

Name: Rep. Fitzgerald, Scott [R-WI-5]

Party: Republican • **State:** WI • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

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

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

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

Bank Competition Modernization Act

This bill allows financial regulators to approve certain bank mergers without considering if the merger is noncompetitive or monopolistic.

Currently, regulators are prohibited from approving a bank acquisition, merger, or consolidation that would result in a monopoly, that would be in furtherance of a conspiracy or attempt to create a monopoly, the approval of which would substantially lessen competition, or that would otherwise restrain trade.

The bill prohibits regulators from considering these factors for mergers that would result in an entity with less than \$10 billion in assets. This threshold must be adjusted annually to reflect increases in the U.S. nominal gross domestic product.

Actions Timeline

- **Nov 4, 2025:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-365.
- **Nov 4, 2025:** Placed on the Union Calendar, Calendar No. 317.
- **Sep 16, 2025:** Committee Consideration and Mark-up Session Held
- **Sep 16, 2025:** Ordered to be Reported (Amended) by the Yeas and Nays: 28 - 24.
- **Sep 10, 2025:** Introduced in House
- **Sep 10, 2025:** Referred to the House Committee on Financial Services.

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