

## HR 7887

### Incentivizing Safe and Sound Banking Act

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Mar 9, 2026

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Mar 9, 2026)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/7887>

### Sponsor

**Name:** Rep. Waters, Maxine [D-CA-43]

**Party:** Democratic • **State:** CA • **Chamber:** House

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 9, 2026

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

### Summary (as of Mar 9, 2026)

#### Incentivizing Safe and Sound Banking Act

This bill allows the Federal Deposit Insurance Corporation to, during cease-and-desist proceedings for unsafe or unsound practices in an institution, prohibit the sale of stock in a bank or holding company by an officer or director of the bank or any bank-affiliated party who received stock as compensation. Further, the bill automatically prohibits the sale of such stocks by senior executive officers at large banks if the bank receives a certain risk management rating or if the bank is under an unresolved supervisory notice issued by a banking regulator.

## Actions Timeline

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- **Mar 9, 2026:** Introduced in House
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