

119TH CONGRESS
1ST SESSION

H. R. 5913

To allow the Comptroller of the Currency and the Board of Governors of the Federal Reserve System to increase the aggregate amount of investments that a national banking association and a State member bank may make to promote the public welfare, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 4, 2025

Mr. LAWLER (for himself, Mrs. BEATTY, and Mrs. KIM) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To allow the Comptroller of the Currency and the Board of Governors of the Federal Reserve System to increase the aggregate amount of investments that a national banking association and a State member bank may make to promote the public welfare, 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 “Community Investment
5 and Prosperity Act”.

1 **SEC. 2. INVESTMENTS TO PROMOTE THE PUBLIC WELFARE.**

2 (a) REVISED STATUTES.—The paragraph designated
3 as the “Eleventh” of section 5136 of the Revised Statutes
4 of the United States (12 U.S.C. 24) is amended, in the
5 fifth sentence, by striking “15” each place the term ap-
6 pears and inserting “20”.

7 (b) FEDERAL RESERVE ACT.—The 23rd paragraph
8 of section 9 of the Federal Reserve Act (12 U.S.C. 338a)
9 is amended, in the fifth sentence, by striking “15” each
10 place the term appears and inserting “20”.

