

# ABA BLUEPRINT FOR GROWTH IN 2026 AND BEYOND

The American Bankers Association is the only trade association representing banks of all sizes and their 2 million dedicated employees. We help America's banks serve customers and strengthen communities by advocating for policies that bolster the economy to empower households and small businesses, refocus regulation to expand access to credit and capital and enhance competition across financial services.

As a unifying advocate, ABA is the only trade association with a formal alliance with the nation's 52 state bankers associations. Together, we work tirelessly to ensure banks can continue to meet the needs of their customers. ABA and the state associations are trusted partners who champion how a strong banking industry is essential to driving economic opportunity and growth. We look forward to working with lawmakers, regulators and the members of the administration as innovative catalysts for solutions that strengthen the banking sector and the nation.

# OUR PRIORITIES

## Bolster the Economy to Empower Households and Small Businesses

Banks drive economic growth by supporting households and small businesses in every community. We call on Congress and the administration to take the following actions:

**Protect Local Lending.** Stop payment stablecoins from becoming deposit substitutes that slash community bank lending by prohibiting paying interest, yield or rewards regardless of the platform.

**Fraud.** Pursue an “all of government” approach to combat financial fraud, working alongside other industry sectors to protect consumers and reduce the number of Americans who fall victim to scams.

**Indexing.** Modernize outdated regulatory thresholds by linking them to economic growth, reducing unnecessary burdens, and allowing regulators to focus on actual risk.

**Rate Caps.** Prevent arbitrary limits on interest rates that restrict access to credit and harm consumers by reducing choice and increasing costs.

**Mission-Driven Banks.** Support the efforts of Minority Depository Institutions and Community Development Financial Institutions to revitalize communities and encourage entrepreneurship.

# Refocus Regulation to Expand Access to Credit and Capital

Banks provide access to credit and capital, but excessive regulation can restrict availability, limiting consumer choice, slowing economic growth, and threatening financial stability. We urge Congress and regulators to right-size regulations:

**Small Business Lending Data Collection (Section 1071).**

Support small business lending by backing the CFPB's revised 1071 proposal, while still urging Congress to fully repeal Section 1071.

**Open Banking (Section 1033).** Develop a revised rule that protects consumers, promotes innovation, and ensures a level playing field across the financial ecosystem.

**Interchange (Durbin Amendment).** Oppose credit card routing mandates like S.3623 and H.R.7035, the so-called Credit Card Competition Act, and urge the Federal Reserve to withdraw its debit card price control proposal that would increase costs for consumers.

**SAFER Banking.** Enact legislation that enables state-sanctioned cannabis businesses to access regulated financial services, improving public safety and enhancing transparency for regulators, tax authorities and law enforcement.

**Supervision.** Streamline supervisory processes to focus on risk-based oversight, reduce unnecessary documentation, and promote clarity for banks and regulators.

# Enhance Competition Across Financial Services

Banks adhere to safety and soundness standards and are subject to government oversight; applying like-kind regulation to like-kind activity and avoiding distortions, such as price controls or subsidies, is essential to enhance competition across financial services. Policymakers should:

**Non-Bank Access to Banking Infrastructure.** Apply consistent standards and incorporate strong safeguards — such as restricting nonbank access to Fed accounts and closing nonfinancial loopholes — to preserve financial stability and consumer protection.

**Deposit Insurance.** Ensure the deposit insurance and resolutions framework provides clear emergency authority, data-driven coverage limits and assessment standards that maintain fund stability, and resolution processes that balance “least cost” principles with systemic stability.

**De Novos.** Remove barriers to new bank formation by facilitating a timely, transparent and tailored approval process that promotes competition.

**Credit Unions.** Conduct oversight to determine whether credit unions fulfill their mandate to serve those of modest means in a way that justifies their tax advantages and exemptions from certain disclosure and regulatory requirements.

**National Bank Preemption.** Defend the dual banking system from states’ efforts to assert authority over basic operations of national banks, including decisions about deposit taking, lending and risk management.

# America's banks drive the economy



America's **\$25.1 trillion banking industry** employs over 2 million people, safeguards \$19.7 trillion in deposits and extends \$13.2 trillion in loans.



Banks of all sizes **invested more than \$415 billion in their communities** in 2024.



Nearly **4,400 banks** serve customers nationwide through more than **76,000 branches** and **universal mobile platforms**.



America's banks held **\$2.6 trillion in mortgage loans** and **\$734 billion in small business and farm loans**, in 2024.



**Low-fee Bank On-certified accounts** are offered in more than half of all bank branches and are accessible to **97.4%** of low- and moderate-income households.