



Legislative Fiscal Office
83rd Oregon Legislative Assembly
2026 Regular Session

Prepared by: Twais Broadus
Reviewed by: John Borden, Emily Coates
Date: February 17, 2026

Bill Title: Relating to a tax credit for de novo banks; prescribing an effective date.

Government Unit(s) Affected: Department of Consumer and Business Services, Department of Revenue, Judicial Department

Summary of Fiscal Impact:

The proposed legislation has been determined to have

MINIMAL FISCAL IMPACT

on state or local government expenditures.

While this individual measure has a minimal fiscal impact, an agency may incur a greater than minimal net fiscal impact, depending on the cumulative impact of all measures enacted into law that affect the agency.