IB

Union Calendar No. 132

119TH CONGRESS
1ST SESSION

H. R. 3230

[Report No. 119–165]

To increase the asset thresholds at which financial institutions become subject to certain requirements, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 7, 2025

Mr. BARR (for himself and Mr. MEUSER) introduced the following bill; which was referred to the Committee on Financial Services

JUNE 20, 2025

Additional sponsor: Mr. SESSIONS

JUNE 20, 2025

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in italic]

[For text of introduced bill, see copy of bill as introduced on May 7, 2025]

A BILL

To increase the asset thresholds at which financial institutions become subject to certain requirements, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Financial Institution Regulatory Tailoring Enhancement Act".

SEC. 2. INCREASED ASSET THRESHOLDS.

(a) BUREAU SUPERVISION.—The Consumer Financial Protection Act of 2010 is amended—

(1) in section 1025(a) (12 U.S.C. 5515(a)), by striking "$10,000,000,000" each place it occurs and inserting "$50,000,000,000"; and

(2) in section 1026(a) (12 U.S.C. 5516(a)), by striking "$10,000,000,000" each place it occurs and inserting "$50,000,000,000".

(b) VOLKER RULE REQUIREMENTS.—Section 13(h)(1)(B)(i) of the Bank Holding Company Act of 1956 (12 U.S.C. 1851(h)(1)(B)(i)) is amended by striking "$10,000,000,000" and inserting "$50,000,000,000".

(c) QUALIFIED MORTGAGE REQUIREMENTS.—Section 129C(b)(2)(F)(i) of the Truth in Lending Act (15 U.S.C. 1639c(b)(2)(F)(i)) is amended by striking "$10,000,000,000" and inserting "$50,000,000,000".

(d) LEVERAGE AND RISK-BASED CAPITAL REQUIREMENTS.—Section 201(a)(3)(A) of the Economic Growth, Regulatory Relief, and Consumer Protection Act (12 U.S.C.

5371 note) is amended by striking "$10,000,000,000" and inserting "$50,000,000,000".

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