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(Original Signature of Member)

119TH CONGRESS
1ST SESSION

H. R. _____

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

IN THE HOUSE OF REPRESENTATIVES

Mr. BARR introduced the following bill; which was referred to the Committee on _____

A BILL

To increase the asset thresholds at which financial institutions become subject to certain requirements, 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 “Financial Institution
5 Regulatory Tailoring Enhancement Act”.

6 **SEC. 2. INCREASED ASSET THRESHOLDS.**

7 (a) BUREAU SUPERVISION.—Section 1025(a) of the
8 Consumer Financial Protection Act of 2010 (12 U.S.C.

1 5515) is amended by striking “\$10,000,000,000” each
2 place it occurs and inserting “\$50,000,000,000”.

3 (b) VOLKER RULE REQUIREMENTS.—Section
4 13(h)(1)(B)(i) of the Bank Holding Company Act of 1956
5 (12 U.S.C. 1851(h)(1)(B)(i)) is amended by striking
6 “\$10,000,000,000” and inserting “\$50,000,000,000”.

7 (c) QUALIFIED MORTGAGE REQUIREMENTS.—Sec-
8 tion 129C(b)(F)(i) of the Truth in Lending Act (15
9 U.S.C. 1639c(b)(F)(i)) is amended by striking
10 “\$10,000,000,000” and inserting “\$50,000,000,000”.

11 (d) LEVERAGE AND RISK-BASED CAPITAL REQUIRE-
12 MENTS.—Section 201(a)(3)(A) of the Economic Growth,
13 Regulatory Relief, and Consumer Protection Act (12
14 U.S.C. 5371 note (a)(3)(A)) is amended by striking
15 “\$10,000,000,000” and inserting “\$50,000,000,000”.