

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 3230
OFFERED BY MR. BARR OF KENTUCKY**

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Financial Institution
3 Regulatory Tailoring Enhancement Act”.

4 SEC. 2. INCREASED ASSET THRESHOLDS.

5 (a) BUREAU SUPERVISION.—The Consumer Finan-
6 cial Protection Act of 2010 is amended—

7 (1) in section 1025(a) (12 U.S.C. 5515(a)), by
8 striking “\$10,000,000,000” each place it occurs and
9 inserting “\$50,000,000,000”; and

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

13 (b) VOLKER RULE REQUIREMENTS.—Section
14 13(h)(1)(B)(i) of the Bank Holding Company Act of 1956
15 (12 U.S.C. 1851(h)(1)(B)(i)) is amended by striking
16 “\$10,000,000,000” and inserting “\$50,000,000,000”.

17 (c) QUALIFIED MORTGAGE REQUIREMENTS.—Sec-
18 tion 129C(b)(F)(i) of the Truth in Lending Act (15

1 U.S.C. 1639c(b)(F)(i) is amended by striking
2 “\$10,000,000,000” and inserting “\$50,000,000,000”.

3 (d) LEVERAGE AND RISK-BASED CAPITAL REQUIRE-
4 MENTS.—Section 201(a)(3)(A) of the Economic Growth,
5 Regulatory Relief, and Consumer Protection Act (12
6 U.S.C. 5371 note (a)(3)(A)) is amended by striking
7 “\$10,000,000,000” and inserting “\$50,000,000,000”.

