

118TH CONGRESS  
1ST SESSION

# H. R. 6398

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

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## IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 14, 2023

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

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## 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.  
9 5515) is amended by striking “\$10,000,000,000” each  
10 place it occurs and inserting “\$50,000,000,000”.

1 (b) DURBIN AMENDMENT REQUIREMENTS.—Section  
2 921(a)(6) of the Electronic Fund Transfer Act (15 U.S.C.  
3 1693o–2(a)(6)) is amended by striking  
4 “\$10,000,000,000” and inserting “\$50,000,000,000”.

5 (c) VOLKER RULE REQUIREMENTS.—Section  
6 13(h)(1)(B)(i) of the Bank Holding Company Act of 1956  
7 (12 U.S.C. 1851(h)(1)(B)(i)) is amended by striking  
8 “\$10,000,000,000” and inserting “\$50,000,000,000”.

9 (d) QUALIFIED MORTGAGE REQUIREMENTS.—Sec-  
10 tion 129C(b)(F)(i) of the Truth in Lending Act (15  
11 U.S.C. 1639c(b)(F)(i)) is amended by striking  
12 “\$10,000,000,000” and inserting “\$50,000,000,000”.

13 (e) LEVERAGE AND RISK-BASED CAPITAL REQUIRE-  
14 MENTS.—Section 201(a)(3)(A) of the Economic Growth,  
15 Regulatory Relief, and Consumer Protection Act (12  
16 U.S.C. 5371 note (a)(3)(A)) is amended by striking  
17 “\$10,000,000,000” and inserting “\$50,000,000,000”.

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