

**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”.

