

**AMENDMENT IN THE NATURE OF A SUBSTITUTE  
TO H.R. 6553  
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 “Tailoring and Indexing  
3 Enhanced Regulations Act of 2025” or the “TIER Act  
4 of 2025”.

**5 SEC. 2. THRESHOLD ADJUSTMENTS TO ACCOUNT FOR HIS-  
6                   TORICAL INCREASES IN CURRENT-DOLLAR  
7                   UNITED STATES GROSS DOMESTIC PRODUCT.**

8       (a) FEDERAL RESERVE ACT.—The second subsection  
9 (s) (relating to assessments) of section 11 of the Federal  
10 Reserve Act (12 U.S.C. 248(s)) is amended—

11           (1) in paragraph (2), by striking  
12 “\$100,000,000,000” each place that term appears  
13 and inserting “\$150,000,000,000”; and

14           (2) in paragraph (3), by striking “between  
15 \$100,000,000,000 and \$250,000,000,000” and in-  
16 serting “between \$150,000,000,000 and  
17 \$370,000,000,000”.

1 (b) BANK HOLDING COMPANY ACT OF 1956.—Sec-  
2 tion 4(k)(6)(B)(ii) of the Bank Holding Company Act of  
3 1956 (12 U.S.C. 1843(k)(6)(B)(ii)) is amended, by strik-  
4 ing “\$10,000,000,000” and inserting “\$15,000,000,000”.

5 (c) FINANCIAL STABILITY ACT OF 2010.—The Fi-  
6 nancial Stability Act of 2010 (12 U.S.C. 5311 et seq.)  
7 is amended—

8 (1) in section 116(a) (12 U.S.C. 5326(a)), by  
9 striking “\$250,000,000,000” and inserting  
10 “\$370,000,000,000”;

11 (2) in section 121(a) (12 U.S.C. 5331(a)), by  
12 striking “\$250,000,000,000” and inserting  
13 “\$370,000,000,000”;

14 (3) in section 163(b) (12 U.S.C. 5363(b))—

15 (A) by striking “\$250,000,000,000” each  
16 place that term appears and inserting  
17 “\$370,000,000,000”; and

18 (B) by striking “\$10,000,000,000” and in-  
19 serting “\$15,000,000,000”;

20 (4) in section 164 (12 U.S.C. 5364), by striking  
21 “\$250,000,000,000” and inserting  
22 “\$370,000,000,000”; and

23 (5) in section 165 (12 U.S.C. 5365)—

24 (A) in subsection (a)—

1 (i) in paragraph (1), by striking  
2 “\$250,000,000,000” and inserting  
3 “\$370,000,000,000”; and

4 (ii) in paragraph (2)(C), by striking  
5 “\$100,000,000,000” and inserting  
6 “\$150,000,000,000”;

7 (B) in subsection (h)(2), by striking  
8 “\$50,000,000,000” each place that term ap-  
9 pears and inserting “\$75,000,000,000”;

10 (C) in subsection (i)(2)(A), by striking  
11 “\$250,000,000,000” and inserting  
12 “\$370,000,000,000”; and

13 (D) in subsection (j)(1), by striking  
14 “\$250,000,000,000” and inserting  
15 “\$370,000,000,000”.

16 (d) ECONOMIC GROWTH, REGULATORY RELIEF, AND  
17 CONSUMER PROTECTION ACT.—Section 401(f) of the  
18 Economic Growth, Regulatory Relief, and Consumer Pro-  
19 tection Act (12 U.S.C. 5365 note) is amended by striking  
20 “\$250,000,000,000” and inserting “\$370,000,000,000”.

1 **SEC. 3. PERIODIC ADJUSTMENTS TO THRESHOLDS TO AC-**  
2 **COUNT FOR FUTURE INCREASES IN CUR-**  
3 **RENT-DOLLAR UNITED STATES GROSS DO-**  
4 **MESTIC PRODUCT.**

5 (a) IN GENERAL.—The Financial Stability Act of  
6 2010 (12 U.S.C. 5311 et seq.) is further amended by add-  
7 ing at the end the following:

8 **“SEC. 177. PERIODIC ADJUSTMENTS TO THRESHOLDS TO**  
9 **ACCOUNT FOR INCREASES IN CURRENT-DOL-**  
10 **LAR UNITED STATES GROSS DOMESTIC**  
11 **PRODUCT.**

12 “(a) IN GENERAL.—By April 1, 2031, and the 1st  
13 day of each subsequent 5-year period, the Board of Gov-  
14 ernors shall increase the thresholds described in sub-  
15 section (b) by the ratio, if greater than 1, of the annual  
16 value of current-dollar United States gross domestic prod-  
17 uct, published by the Department of Commerce, for the  
18 calendar year preceding the year in which the adjustment  
19 is calculated under this section, to the published annual  
20 value of such index for the calendar year preceding April  
21 1, 2026.

22 “(b) COVERED THRESHOLDS.—The thresholds de-  
23 scribed in this subsection are the following:

24 “(1) Each bank holding company or savings  
25 and loan holding company total consolidated asset

1 amount in the second subsection (s) (relating to as-  
2 sessments) of section 11 of the Federal Reserve Act.

3 “(2) Each bank holding company total consoli-  
4 dated asset amount in—

5 “(A) sections 116(a), 121(a), 163(b), 164,  
6 165(a)(1), 165(h)(2), 165(j)(1) of this Act; and

7 “(B) section 401(f) of the Economic  
8 Growth, Regulatory Relief, and Consumer Pro-  
9 tection Act.

10 “(3) Each financial company total consolidated  
11 asset amount in section 165(i)(2)(A) of this Act.

12 “(c) CURRENCY OF INFORMATION.—The values used  
13 in the calculation under subsection (a) shall be, as of the  
14 date of the calculation, the values most recently published  
15 by the Department of Commerce.

16 “(d) ROUNDING.—

17 “(1) If any amount equal to or greater than  
18 \$100,000,000,000 determined under subsection (a)  
19 for any period is not a multiple of \$50,000,000,000,  
20 the amount shall be rounded up to the nearest  
21 \$50,000,000,000.

22 “(2) If any amount less than \$100,000,000,000  
23 determined under subsection (a) for any period is  
24 not a multiple of \$5,000,000,000, the amount shall  
25 be rounded up to the nearest \$5,000,000,000.

1       “(e) PUBLICATION.—Not later than April 5 of any  
2 calendar year in which an adjustment is required to be  
3 calculated under subsection (a), the Board of Governors  
4 shall publish in the Federal Register the amounts as so  
5 calculated.

6       “(f) IMPLEMENTATION PERIOD.—Any increase in  
7 amounts determined under subsection (a) shall take effect  
8 on January 1 of the year immediately succeeding the cal-  
9 endar year in which the increase is required to be cal-  
10 culated under subsection (a).

11   **“SEC. 178. ADJUSTMENTS TO THRESHOLDS ESTABLISHED**  
12                   **BY RULE TO ACCOUNT FOR INCREASES IN**  
13                   **CURRENT-DOLLAR UNITED STATES GROSS**  
14                   **DOMESTIC PRODUCT.**

15       “(a) AGENCY REVIEW.—Not later than June 30,  
16 2026, and the 1st day of each subsequent 5-year period,  
17 the Board of Governors, the Comptroller of the Currency,  
18 and the Corporation shall, to the extent applicable, re-  
19 view—

20               “(1) any regulation—

21                   “(A) implementing section 165 of this Act;

22                   or

23                   “(B) making specific cross-reference to any  
24 regulation of the Board of Governors imple-  
25 menting section 165 of this Act; and

1           “(2) any asset threshold or other quantitative  
2           threshold in such regulations implementing section  
3           165 of this Act, or in such regulations making spe-  
4           cific cross-reference to any regulation of the Board  
5           of Governors implementing section 165 of this Act,  
6           the amount of which is not prescribed by statute.

7           “(b) MODIFICATIONS REQUIRED.—The Board of  
8           Governors, the Comptroller of the Currency, and the Cor-  
9           poration shall modify any such thresholds identified by  
10          each review conducted under subsection (a) by the ratio,  
11          if greater than 1, of the annual value of current-dollar  
12          United States gross domestic product, published by the  
13          Department of Commerce, for the calendar year preceding  
14          the year in which the modification is calculated under this  
15          section, to the published annual value of such index for  
16          the calendar year preceding the effective date of such  
17          threshold, as each respective agency shall determine as ap-  
18          propriate for such regulations. In making such determina-  
19          tion, the Board of Governors, the Comptroller of the Cur-  
20          rency, and the Corporation shall—

21               “(1) use the values for current-dollar United  
22               States gross domestic product most recently pub-  
23               lished by the Department of Commerce as of the  
24               date of commencement of the review;

1           “(2) seek to establish, to the extent feasible,  
2           uniform thresholds for use by each such agency, tak-  
3           ing into account the entities regulated by each such  
4           agency and the purposes for which such threshold  
5           was established; and

6           “(3) seek to adjust such thresholds, to the ex-  
7           tent feasible, with rounding consistent with section  
8           177(d) of this Act.

9           “(c) REPORT.—Upon conclusion of each review re-  
10          quired under subsection (a), each of the Board of Gov-  
11          ernors, the Comptroller of the Currency, and the Corpora-  
12          tion shall transmit a report to Congress containing a de-  
13          scription of any modification of any regulation such agen-  
14          cy made pursuant to subsection (b).”.

15          (b) CLERICAL AMENDMENT.—The table of contents  
16          in section 1(b) of the Dodd-Frank Wall Street Reform and  
17          Consumer Protection Act is amended by inserting after  
18          the item relating to section 176 the following:

“Sec. 177. Periodic adjustments to thresholds to account for increases in cur-  
rent-dollar United States gross domestic product.

“Sec. 178. Adjustments to thresholds established by rule to account for in-  
creases in current-dollar United States gross domestic prod-  
uct.”.

