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(Original Signature of Member)

119TH CONGRESS
1ST SESSION

H. R. _____

To index statutory thresholds, 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 index statutory thresholds, 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 “Tailoring and Indexing
5 Enhanced Regulations Act of 2025” or the “TIER Act
6 of 2025”.

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

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

7 (1) in paragraph (2), by striking
8 “\$100,000,000,000” each place that term appears
9 and inserting “\$150,000,000,000”; and

10 (2) in paragraph (3), by striking “between
11 \$100,000,000,000 and \$250,000,000,000” and in-
12 serting “between \$150,000,000,000 and
13 \$370,000,000,000”.

14 (b) BANK HOLDING COMPANY ACT OF 1956.—Sec-
15 tion 4(k)(6)(B)(ii) of the Bank Holding Company Act of
16 1956 (12 U.S.C. 1843(k)(6)(B)(ii)) is amended, by strik-
17 ing “\$10,000,000,000” and inserting “\$15,000,000,000”.

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

21 (1) in section 116(a) (12 U.S.C. 5326(a)), by
22 striking “\$250,000,000,000” and inserting
23 “\$370,000,000,000”;

24 (2) in section 121(a) (12 U.S.C. 5331(a)), by
25 striking “\$250,000,000,000” and inserting
26 “\$370,000,000,000”;

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

2 (A) by striking “\$250,000,000,000” each
3 place that term appears and inserting
4 “\$370,000,000,000”; and

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

7 (4) in section 164 (12 U.S.C. 5364), by striking
8 “\$250,000,000,000” and inserting
9 “\$370,000,000,000”; and

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

11 (A) in subsection (a)—

12 (i) in paragraph (1), by striking
13 “\$250,000,000,000” and inserting
14 “\$370,000,000,000”; and

15 (ii) in paragraph (2)(C), by striking
16 “\$100,000,000,000” and inserting
17 “\$150,000,000,000”;

18 (B) in subsection (h)(2), by striking
19 “\$50,000,000,000” each place that term ap-
20 pears and inserting “\$75,000,000,000”;

21 (C) in subsection (i)(2)(A), by striking
22 “\$250,000,000,000” and inserting
23 “\$370,000,000,000”; and

1 (D) in subsection (j)(1), by striking
2 “\$250,000,000,000” and inserting
3 “\$370,000,000,000”.

4 (d) ECONOMIC GROWTH, REGULATORY RELIEF, AND
5 CONSUMER PROTECTION ACT.—Section 401(f) of the
6 Economic Growth, Regulatory Relief, and Consumer Pro-
7 tection Act (12 U.S.C. 5365 note) is amended by striking
8 “\$250,000,000,000” and inserting “\$370,000,000,000”.

9 **SEC. 3. PERIODIC ADJUSTMENTS TO THRESHOLDS TO AC-**
10 **COUNT FOR FUTURE INCREASES IN CUR-**
11 **RENT-DOLLAR UNITED STATES GROSS DO-**
12 **MESTIC PRODUCT.**

13 (a) IN GENERAL.—The Financial Stability Act of
14 2010 (12 U.S.C. 5311 et seq.) is further amended by add-
15 ing at the end the following:

16 **“SEC. 177. PERIODIC ADJUSTMENTS TO THRESHOLDS TO**
17 **ACCOUNT FOR INCREASES IN CURRENT-DOL-**
18 **LAR UNITED STATES GROSS DOMESTIC**
19 **PRODUCT.**

20 “(a) IN GENERAL.—By April 1, 2031, and the 1st
21 day of each subsequent 5-year period, the Board of Gov-
22 ernors shall increase the thresholds described in sub-
23 section (b) by the ratio, if greater than 1, of the annual
24 value of current-dollar United States gross domestic prod-
25 uct, published by the Department of Commerce, for the

1 calendar year preceding the year in which the adjustment
2 is calculated under this section, to the published annual
3 value of such index for the calendar year preceding April
4 1, 2026.

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

7 “(1) Each bank holding company or savings
8 and loan holding company total consolidated asset
9 amount in the second subsection (s) (relating to as-
10 sessments) of section 11 of the Federal Reserve Act.

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

13 “(A) sections 116(a), 121(a), 163(b), 164,
14 165(a)(1), 165(h)(2), 165(j)(1) of this Act; and

15 “(B) section 401(f) of the Economic
16 Growth, Regulatory Relief, and Consumer Pro-
17 tection Act.

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

20 “(c) CURRENCY OF INFORMATION.—The values used
21 in the calculation under subsection (a) shall be, as of the
22 date of the calculation, the values most recently published
23 by the Department of Commerce.

24 “(d) ROUNDING.—

1 “(1) If any amount equal to or greater than
2 \$100,000,000,000 determined under subsection (a)
3 for any period is not a multiple of \$50,000,000,000,
4 the amount shall be rounded up to the nearest
5 \$50,000,000,000.

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

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

15 “(f) IMPLEMENTATION PERIOD.—Any increase in
16 amounts determined under subsection (a) shall take effect
17 on January 1 of the year immediately succeeding the cal-
18 endar year in which the increase is required to be cal-
19 culated under subsection (a).

20 **“SEC. 178. ADJUSTMENTS TO THRESHOLDS ESTABLISHED**
21 **BY RULE TO ACCOUNT FOR INCREASES IN**
22 **CURRENT-DOLLAR UNITED STATES GROSS**
23 **DOMESTIC PRODUCT.**

24 “(a) AGENCY REVIEW.—Not later than June 30,
25 2026, and the 1st day of each subsequent 5-year period,

1 the Board of Governors, the Comptroller of the Currency,
2 and the Corporation shall, to the extent applicable, re-
3 view—

4 “(1) any regulation—

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

6 or

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

10 “(2) any asset threshold or other quantitative
11 threshold in such regulations implementing section
12 165 of this Act, or in such regulations making spe-
13 cific cross-reference to any regulation of the Board
14 of Governors implementing section 165 of this Act,
15 the amount of which is not prescribed by statute.

16 “(b) MODIFICATIONS REQUIRED.—The Board of
17 Governors, the Comptroller of the Currency, and the Cor-
18 poration shall modify any such thresholds identified by
19 each review conducted under subsection (a) by the ratio,
20 if greater than 1, of the annual value of current-dollar
21 United States gross domestic product, published by the
22 Department of Commerce, for the calendar year preceding
23 the year in which the modification is calculated under this
24 section, to the published annual value of such index for
25 the calendar year preceding the effective date of such

1 threshold, as each respective agency shall determine as ap-
2 propriate for such regulations. In making such determina-
3 tion, the Board of Governors, the Comptroller of the Cur-
4 rency, and the Corporation shall—

5 “(1) use the values for current-dollar United
6 States gross domestic product most recently pub-
7 lished by the Department of Commerce as of the
8 date of commencement of the review;

9 “(2) seek to establish, to the extent feasible,
10 uniform thresholds for use by each such agency, tak-
11 ing into account the entities regulated by each such
12 agency and the purposes for which such threshold
13 was established; and

14 “(3) seek to adjust such thresholds, to the ex-
15 tent feasible, with rounding consistent with section
16 177(d) of this Act.

17 “(c) REPORT.—Upon conclusion of each review re-
18 quired under subsection (a), each of the Board of Gov-
19 ernors, the Comptroller of the Currency, and the Corpora-
20 tion shall transmit a report to Congress containing a de-
21 scription of any modification of any regulation such agen-
22 cy made pursuant to subsection (b).”.

23 (b) CLERICAL AMENDMENT.—The table of contents
24 in section 1(b) of the Dodd-Frank Wall Street Reform and

- 1 Consumer Protection Act is amended by inserting after
- 2 the item relating to section 176 the following:

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

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