

119TH CONGRESS
1ST SESSION

H. R. 6553

To index statutory thresholds, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 10, 2025

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

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”.

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

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

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

4 (2) in paragraph (3), by striking “between
5 \$100,000,000,000 and \$250,000,000,000” and in-
6 serting “between \$150,000,000,000 and
7 \$370,000,000,000”.

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

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

15 (1) in section 116(a) (12 U.S.C. 5326(a)), by
16 striking “\$250,000,000,000” and inserting
17 “\$370,000,000,000”;

18 (2) in section 121(a) (12 U.S.C. 5331(a)), by
19 striking “\$250,000,000,000” and inserting
20 “\$370,000,000,000”;

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

22 (A) by striking “\$250,000,000,000” each
23 place that term appears and inserting
24 “\$370,000,000,000”; and

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

3 (4) in section 164 (12 U.S.C. 5364), by striking
4 “\$250,000,000,000” and inserting
5 “\$370,000,000,000”; and

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

7 (A) in subsection (a)—

8 (i) in paragraph (1), by striking
9 “\$250,000,000,000” and inserting
10 “\$370,000,000,000”; and

11 (ii) in paragraph (2)(C), by striking
12 “\$100,000,000,000” and inserting
13 “\$150,000,000,000”;

14 (B) in subsection (h)(2), by striking
15 “\$50,000,000,000” each place that term ap-
16 pears and inserting “\$75,000,000,000”;

17 (C) in subsection (i)(2)(A), by striking
18 “\$250,000,000,000” and inserting
19 “\$370,000,000,000”; and

20 (D) in subsection (j)(1), by striking
21 “\$250,000,000,000” and inserting
22 “\$370,000,000,000”.

23 (d) ECONOMIC GROWTH, REGULATORY RELIEF, AND
24 CONSUMER PROTECTION ACT.—Section 401(f) of the
25 Economic Growth, Regulatory Relief, and Consumer Pro-

1 tection Act (12 U.S.C. 5365 note) is amended by striking
2 “\$250,000,000,000” and inserting “\$370,000,000,000”.

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

7 (a) IN GENERAL.—The Financial Stability Act of
8 2010 (12 U.S.C. 5311 et seq.) is further amended by add-
9 ing at the end the following:

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

14 “(a) IN GENERAL.—By April 1, 2031, and the 1st
15 day of each subsequent 5-year period, the Board of Gov-
16 ernors shall increase the thresholds described in sub-
17 section (b) by the ratio, if greater than 1, of the annual
18 value of current-dollar United States gross domestic prod-
19 uct, published by the Department of Commerce, for the
20 calendar year preceding the year in which the adjustment
21 is calculated under this section, to the published annual
22 value of such index for the calendar year preceding April
23 1, 2026.

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

1 “(1) Each bank holding company or savings
2 and loan holding company total consolidated asset
3 amount in the second subsection (s) (relating to as-
4 sements) of section 11 of the Federal Reserve Act.

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

7 “(A) sections 116(a), 121(a), 163(b), 164,
8 165(a)(1), 165(h)(2), 165(j)(1) of this Act; and

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

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

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

18 “(d) ROUNDING.—

19 “(1) If any amount equal to or greater than
20 \$100,000,000,000 determined under subsection (a)
21 for any period is not a multiple of \$50,000,000,000,
22 the amount shall be rounded up to the nearest
23 \$50,000,000,000.

24 “(2) If any amount less than \$100,000,000,000
25 determined under subsection (a) for any period is

1 not a multiple of \$5,000,000,000, the amount shall
2 be rounded up to the nearest \$5,000,000,000.

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

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

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

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

22 “(1) any regulation—

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

24 or

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

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

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

24 “(1) use the values for current-dollar United
25 States gross domestic product most recently pub-

1 lished by the Department of Commerce as of the
2 date of commencement of the review;

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

8 “(3) seek to adjust such thresholds, to the ex-
9 tent feasible, with rounding consistent with section
10 177(d) of this Act.

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

17 (b) CLERICAL AMENDMENT.—The table of contents
18 in section 1(b) of the Dodd-Frank Wall Street Reform and
19 Consumer Protection Act is amended by inserting after
20 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.”.

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