

# Union Calendar No. 457

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 6553

[Report No. 119-532]

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

FEBRUARY 25, 2026

Additional sponsors: Mr. MEUSER, Mr. WILLIAMS of Texas, Mr. MOORE of North Carolina, Ms. SALAZAR, Mr. LUCAS, Mr. SESSIONS, and Mr. NUNN of Iowa

FEBRUARY 25, 2026

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italie*]

[For text of introduced bill, see copy of bill as introduced on December 10, 2025]

# **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 of*  
6 *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 Re-*  
12 *serve Act (12 U.S.C. 248(s)) is amended—*

13 *(1) in paragraph (2), by striking*  
14 *“\$100,000,000,000” each place that term appears and*  
15 *inserting “\$150,000,000,000”; and*

16 *(2) in paragraph (3), by striking “between*  
17 *\$100,000,000,000 and \$250,000,000,000” and insert-*  
18 *ing “between \$150,000,000,000 and*  
19 *\$370,000,000,000”.*

20 *(b) BANK HOLDING COMPANY ACT OF 1956.—Section*  
21 *4(k)(6)(B)(ii) of the Bank Holding Company Act of 1956*  
22 *(12 U.S.C. 1843(k)(6)(B)(ii)) is amended, by striking*  
23 *“\$10,000,000,000” and inserting “\$15,000,000,000”.*

1           (c) *FINANCIAL STABILITY ACT OF 2010.*—*The Finan-*  
2 *cial Stability Act of 2010 (12 U.S.C. 5311 et seq.) is amend-*  
3 *ed—*

4           (1) *in section 116(a) (12 U.S.C. 5326(a)), by*  
5 *striking “\$250,000,000,000” and inserting*  
6 *“\$370,000,000,000”;*

7           (2) *in section 121(a) (12 U.S.C. 5331(a)), by*  
8 *striking “\$250,000,000,000” and inserting*  
9 *“\$370,000,000,000”;*

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

11           (A) *by striking “\$250,000,000,000” each*  
12 *place that term appears and inserting*  
13 *“\$370,000,000,000”; and*

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

16           (4) *in section 164 (12 U.S.C. 5364), by striking*  
17 *“\$250,000,000,000” and inserting*  
18 *“\$370,000,000,000”; and*

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

20           (A) *in subsection (a)—*

21           (i) *in paragraph (1), by striking*  
22 *“\$250,000,000,000” and inserting*  
23 *“\$370,000,000,000”; and*

1                   (ii) in paragraph (2)(C), by striking  
2                   “\$100,000,000,000” and inserting  
3                   “\$150,000,000,000”;

4                   (B) in subsection (h)(2), by striking  
5                   “\$50,000,000,000” each place that term appears  
6                   and inserting “\$75,000,000,000”;

7                   (C) in subsection (i)(2)(A), by striking  
8                   “\$250,000,000,000” and inserting  
9                   “\$370,000,000,000”; and

10                  (D) in subsection (j)(1), by striking  
11                  “\$250,000,000,000” and inserting  
12                  “\$370,000,000,000”.

13                  (d) *ECONOMIC GROWTH, REGULATORY RELIEF, AND*  
14                  *CONSUMER PROTECTION ACT.*—Section 401(f) of the Eco-  
15                  *nomic Growth, Regulatory Relief, and Consumer Protection*  
16                  *Act (12 U.S.C. 5365 note) is amended by striking*  
17                  *“\$250,000,000,000” and inserting “\$370,000,000,000”.*

18                  **SEC. 3. PERIODIC ADJUSTMENTS TO THRESHOLDS TO AC-**  
19                  **COUNT FOR FUTURE INCREASES IN CUR-**  
20                  **RENT-DOLLAR UNITED STATES GROSS DO-**  
21                  **MESTIC PRODUCT.**

22                  (a) *IN GENERAL.*—The Financial Stability Act of  
23                  2010 (12 U.S.C. 5311 et seq.) is further amended by adding  
24                  at the end the following:

1 **“SEC. 177. PERIODIC ADJUSTMENTS TO THRESHOLDS TO**  
2 **ACCOUNT FOR INCREASES IN CURRENT-DOL-**  
3 **LAR UNITED STATES GROSS DOMESTIC PROD-**  
4 **UCT.**

5 “(a) *IN GENERAL.*—By April 1, 2031, and the 1st day  
6 of each subsequent 5-year period, the Board of Governors  
7 shall increase the thresholds described in subsection (b) by  
8 the ratio, if greater than 1, of the annual value of current-  
9 dollar United States gross domestic product, published by  
10 the Department of Commerce, for the calendar year pre-  
11 ceding the year in which the adjustment is calculated under  
12 this section, to the published annual value of such index  
13 for the calendar year preceding April 1, 2026.

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

16 “(1) *Each bank holding company or savings and*  
17 *loan holding company total consolidated asset amount*  
18 *in the second subsection (s) (relating to assessments)*  
19 *of section 11 of the Federal Reserve Act.*

20 “(2) *Each bank holding company total consoli-*  
21 *dated asset amount in—*

22 “(A) *sections 116(a), 121(a), 163(b), 164,*  
23 *165(a)(1), 165(h)(2), 165(j)(1) of this Act; and*

24 “(B) *section 401(f) of the Economic Growth,*  
25 *Regulatory Relief, and Consumer Protection Act.*

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

3           “(c) *CURRENCY OF INFORMATION.—The values used in*  
4           *the calculation under subsection (a) shall be, as of the date*  
5           *of the calculation, the values most recently published by the*  
6           *Department of Commerce.*

7           “(d) *ROUNDING.—*

8           “(1) *If any amount equal to or greater than*  
9           *\$100,000,000,000 determined under subsection (a) for*  
10           *any period is not a multiple of \$50,000,000,000, the*  
11           *amount shall be rounded up to the nearest*  
12           *\$50,000,000,000.*

13           “(2) *If any amount less than \$100,000,000,000*  
14           *determined under subsection (a) for any period is not*  
15           *a multiple of \$5,000,000,000, the amount shall be*  
16           *rounded up to the nearest \$5,000,000,000.*

17           “(e) *PUBLICATION.—Not later than April 5 of any cal-*  
18           *endar year in which an adjustment is required to be cal-*  
19           *culated under subsection (a), the Board of Governors shall*  
20           *publish in the Federal Register the amounts as so cal-*  
21           *culated.*

22           “(f) *IMPLEMENTATION PERIOD.—Any increase in*  
23           *amounts determined under subsection (a) shall take effect*  
24           *on January 1 of the year immediately succeeding the cal-*

1 *endar year in which the increase is required to be calculated*  
2 *under subsection (a).*

3 **“SEC. 178. ADJUSTMENTS TO THRESHOLDS ESTABLISHED**  
4 **BY RULE TO ACCOUNT FOR INCREASES IN**  
5 **CURRENT-DOLLAR UNITED STATES GROSS**  
6 **DOMESTIC PRODUCT.**

7 *“(a) AGENCY REVIEW.—Not later than June 30, 2026,*  
8 *and the 1st day of each subsequent 5-year period, the Board*  
9 *of Governors, the Comptroller of the Currency, and the Cor-*  
10 *poration shall, to the extent applicable, review—*

11 *“(1) any regulation—*

12 *“(A) implementing section 165 of this Act;*

13 *or*

14 *“(B) making specific cross-reference to any*  
15 *regulation of the Board of Governors imple-*  
16 *menting section 165 of this Act; and*

17 *“(2) any asset threshold or other quantitative*  
18 *threshold in such regulations implementing section*  
19 *165 of this Act, or in such regulations making specific*  
20 *cross-reference to any regulation of the Board of Gov-*  
21 *ernors implementing section 165 of this Act, the*  
22 *amount of which is not prescribed by statute.*

23 *“(b) MODIFICATIONS REQUIRED.—The Board of Gov-*  
24 *ernors, the Comptroller of the Currency, and the Corpora-*  
25 *tion shall modify any such thresholds identified by each re-*

1 *view conducted under subsection (a) by the ratio, if greater*  
2 *than 1, of the annual value of current-dollar United States*  
3 *gross domestic product, published by the Department of*  
4 *Commerce, for the calendar year preceding the year in*  
5 *which the modification is calculated under this section, to*  
6 *the published annual value of such index for the calendar*  
7 *year preceding the effective date of such threshold, as each*  
8 *respective agency shall determine as appropriate for such*  
9 *regulations. In making such determination, the Board of*  
10 *Governors, the Comptroller of the Currency, and the Cor-*  
11 *poration shall—*

12           “(1) *use the values for current-dollar United*  
13 *States gross domestic product most recently published*  
14 *by the Department of Commerce as of the date of com-*  
15 *mencement of the review;*

16           “(2) *seek to establish, to the extent feasible, uni-*  
17 *form thresholds for use by each such agency, taking*  
18 *into account the entities regulated by each such agen-*  
19 *cy and the purposes for which such threshold was es-*  
20 *tablished; and*

21           “(3) *seek to adjust such thresholds, to the extent*  
22 *feasible, with rounding consistent with section 177(d)*  
23 *of this Act.*

24           “(c) *REPORT.—Upon conclusion of each review re-*  
25 *quired under subsection (a), each of the Board of Governors,*

1 *the Comptroller of the Currency, and the Corporation shall*  
2 *transmit a report to Congress containing a description of*  
3 *any modification of any regulation such agency made pur-*  
4 *suant to subsection (b).”.*

5       **(b) CLERICAL AMENDMENT.**—*The table of contents in*  
6 *section 1(b) of the Dodd-Frank Wall Street Reform and*  
7 *Consumer Protection Act is amended by inserting after the*  
8 *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.”.*



Union Calendar No. 457

119<sup>TH</sup> CONGRESS  
2D Session

**H. R. 6553**

[Report No. 119-532]

---

---

## **A BILL**

To index statutory thresholds, and for other purposes.

---

---

FEBRUARY 25, 2026

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed