HR 3230

Financial Institution Regulatory Tailoring Enhancement Act

Congress: 119 (2025–2027, Current)
Chamber: House
Policy Area: Finance and Financial Sector
Introduced: May 7, 2025
Current Status: Placed on the Union Calendar, Calendar No. 132.
Latest Action: Placed on the Union Calendar, Calendar No. 132. (Jun 20, 2025)
Official Text: https://www.congress.gov/bill/119th-congress/house-bill/3230

Sponsor

Name: Rep. Barr, Andy [R-KY-6]
Party: Republican • **State:** KY • **Chamber:** House

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Meuser, Daniel [R-PA-9]	R · PA		May 7, 2025
Rep. Sessions, Pete [R-TX-17]	R · TX		May 19, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Jun 20, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of May 7, 2025)

Financial Institution Regulatory Tailoring Enhancement Act

This bill limits the regulations applicable to certain financial institutions by increasing several different asset levels.

The bill raises the asset level above which insured depository institutions and credit unions become subject to supervision by the Consumer Financial Protection Bureau for purposes of compliance with consumer financial laws and for risk assessments of products and services.

The bill raises the asset level above which banks must comply with the Volcker Rule, which prohibits banks from proprietary trading and having an ownership interest in private funds.

The bill raises the asset level below which financial institutions must comply with less prescriptive *ability-to-repay* determinations for residential mortgages.

Finally, the bill raises the asset level below which certain depository institutions and depository institution holding companies qualify as community banks and are therefore subject to a simplified leverage ratio.

Actions Timeline

- **Jun 20, 2025:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-165.
- **Jun 20, 2025:** Placed on the Union Calendar, Calendar No. 132.
- **May 21, 2025:** Committee Consideration and Mark-up Session Held
- **May 21, 2025:** Ordered to be Reported (Amended) by the Yeas and Nays: 29 - 23.
- **May 7, 2025:** Introduced in House
- **May 7, 2025:** Referred to the House Committee on Financial Services.

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