

HR 3380

TAILOR Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: May 14, 2025

Current Status: Placed on the Union Calendar, Calendar No. 104.

Latest Action: Placed on the Union Calendar, Calendar No. 104. (Jun 4, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/3380>

Sponsor

Name: Rep. Loudermilk, Barry [R-GA-11]

Party: Republican • **State:** GA • **Chamber:** House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Downing, Troy [R-MT-2]	R · MT		Jun 3, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Jun 4, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 S 427	Related bill	Feb 5, 2025: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Taking Account of Institutions with Low Operation Risk Act of 2025 or the TAILOR Act of 2025

This bill addresses the supervision of financial institutions.

Federal financial regulatory agencies must (1) tailor any regulatory actions so as to limit burdens on the institutions involved, with consideration of the risk profiles and business models of those institutions; and (2) report to Congress on specific actions taken to do so, as well as on other related issues. The bill's tailoring requirement applies to future regulatory actions and to regulations adopted within the last 15 years.

The bill also reduces certain reporting requirements for community banks eligible for a simplified capital leverage ratio.

Finally, federal banking agencies must report on the modernization of bank supervision, including examiner workforce and training and statutory changes necessary to achieve more effective supervision.

- May 14, 2025:** Referred to the House Committee on Financial Services.
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