

S 427

TAILOR Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Feb 5, 2025

Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Feb 5, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/427>

Sponsor

Name: Sen. Rounds, Mike [R-SD]

Party: Republican • State: SD • Chamber: Senate

Cosponsors (6 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Cramer, Kevin [R-ND]	R · ND		Feb 5, 2025
Sen. Daines, Steve [R-MT]	R · MT		Feb 5, 2025
Sen. Hagerty, Bill [R-TN]	R · TN		Feb 5, 2025
Sen. Lummis, Cynthia M. [R-WY]	R · WY		Feb 5, 2025
Sen. Tillis, Thomas [R-NC]	R · NC		Feb 5, 2025
Sen. Ricketts, Pete [R-NE]	R · NE		May 22, 2025

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Feb 5, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 HR 3380	Related bill	Jun 4, 2025: Placed on the Union Calendar, Calendar No. 104.

## 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 seven 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.

### Actions Timeline

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- **Feb 5, 2025:** Introduced in Senate
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