

# Final Tailoring Rules for U.S. Banking Organizations

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The U.S. banking agencies have completed one of the most important steps towards rebalancing the U.S. bank regulatory framework since the Dodd-Frank Act was passed in the wake of the 2007 – 2008 financial crisis. The agencies have adopted final rules to tailor enhanced prudential standards and U.S. Basel III capital and liquidity requirements for large banking organizations.

These final tailoring rules implement section 401 of the Economic Growth, Regulatory Relief and Consumer Protection Act of 2018, which:

- increased the minimum asset threshold from \$50 billion to \$100 billion for EPS under section 165 of the Dodd-Frank Act; and
- tailored EPS and U.S. Basel III capital and liquidity standards for banking organizations with \$100 billion or more in total consolidated assets.

This visual memorandum summarizes the final tailoring rules for U.S. banking organizations. The regulatory framework for foreign banking organizations, which the agencies finalized together with the final tailoring rules for U.S. banking organizations, will be summarized in a separate forthcoming visual memorandum.

[Read the full update](#)

If you have any questions regarding the matters covered in this publication, please reach out to any of the lawyers listed below or your usual Davis Polk contact.

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