



Kentucky Bankers Association

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2025 Session in Summary

This year there were more than 1440 bills and resolutions filed, and 162 bills and resolutions passed; a thirty and eight tenths' percent (30.8%) decrease in bills enacted from 2024. There were twenty-four bills vetoed by Governor Beshear and all twenty-four vetoes were overridden by the Kentucky General Assembly. There is interesting statistical information after the bill summaries to show how the Session ended, by the numbers.

Bills that impact the banking industry are summarized below. If a bill contains more than one subject, only the portion that impacts banks is summarized. Each bill, unless it contains an emergency clause, will go into effect June 27, 2025. If you need more information on any of these bills, please contact Timothy Schenk at tschenk@kybanks.com.

1. **[HB1](#) – Income Tax Rates.**

The Kentucky General Assembly reduced the individual income tax rate from 4% to 3.5% beginning January 1, 2026.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb1/bill.pdf>

2. **[HB2](#)– Taxation of Currency and Bullion.**

Currency and gold bullion shall be exempt from sales tax retroactive to August 1, 2024.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb2/bill.pdf>

3. **[HB4](#) –Administrative Regulations.**

After March 31, 2025, an administrative body shall not file or promulgate, or have power or authority to promulgate, any new administrative regulation unless expressly permitted by statutory authority.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb6/bill.pdf>

4. **[HB10](#) – Real Property Owner Rights.**

Create a new section of KRS Chapter 383 to allow a property owner or his or her authorized agent to request a law enforcement officer to immediately remove a “squatter” with criminal and civil penalties.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb10/bill.pdf>

5. **[HB15](#) – Instruction Permits.**

Allows for those 15 or older to attain a driver’s instructional permit.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb15/bill.pdf>

6. **[HB160](#) – Manufactured Housing.**

Prevents a local government from discriminating against manufactured housing or excluding manufactured housing from planning and zoning so long as it meets the standard of other single-families residential structures in the same zone.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb160/bill.pdf>

7. **[HB210](#) – Dental Benefit Plans.**

Allows dental insurance plans to pay out of network providers directly at insured rates upon consumer consent.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb210/bill.pdf>

8. **[HB233](#) – Property and Casualty Insurance.**

Allows consumers to cancel a real estate services contract within ten days if the contract is not covered by insurance. Disallows an insurer from placing a mechanic's lien on property for charges over the amount paid, or expected to be paid, by an insurer.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb233/bill.pdf>

9. **[HB315](#) Agricultural Land.**

Prevents foreign adversaries from purchasing agricultural land. Property purchased by foreign adversaries is subject to escheatment to the state with the Office of the Attorney General to be reimbursed for its reasonable costs of litigation as determined by the Court.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb315/bill.pdf>

10. **[HB342](#) – Financial Literacy.**

Requires public schools to require one financial literacy course prior to high school graduation.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb342/bill.pdf>

11. **[HB390](#) – Motor Vehicle Insurance Database.**

Creates an online database for car insurance verification.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb390/bill.pdf>

12. **[HB473](#) – Consumer Data Privacy in Healthcare.**

Exempts healthcare data maintained according to HIPPA from Kentucky Revised Statutes data requirements.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb473/bill.pdf>

13. **[HB544](#) – Disaster Relief.**

Creates a state fund for funding emergencies. Local government, nonprofits, state agencies and school districts may receive funds for disaster relief.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb544/bill.pdf>

14. **[HB644](#) – Automated Speed Enforcement Devices.**

The state may issue traffic citations utilizing an automated speed enforcement device in a work zone where at least one worker is present.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb664/bill.pdf>

15. **HB701** – **Block Chain Assets.**

Permits Kentucky residents to utilize a digital wallet and use digital assets for the payment of services but does not require anyone to accept digital assets for the payments of goods or services.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/hb701/bill.pdf>

16. **SB3** – **NIL.**

Student-athletes may receive a “prevailing range of compensation” commensurate with similarly situated athletes. Institutions shall not be responsible for failure to attain NIL contracts.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/sb3/bill.pdf>

17. **SB4** – **Artificial Intelligence.**

Creates a framework for the Commonwealth Office of Technology to establish policies for the ethical use of AI and data protection. Addresses the synthetic use of AI. This bill is primarily limited to the public sector.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/sb4/bill.pdf>

18. **SB23** – **Administrative Regulations.**

Requires state agencies proposing an administrative regulation to appear, make a good faith effort to answer questions and provide data to support the proposed regulation. Sets new hearing requirements.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/sb23/bill.pdf>

19. **SB28** – **Agricultural Economic Development.**

Creates the agricultural economic development board with incentives for agriculture.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/sb28/bill.pdf>

20. **SB129** – **Tax Bills.**

Tax bills purchased by a third-party and placed on a payment plan may be repurchased by the county.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/sb129/bill.pdf>

21. **SB130** – **Gift Cards.**

Creates penalties for tampering with a gift card.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/sb130/bill.pdf>

22. **SB183** – **Fiduciary Duties Owed to State Retirement Benefits.**

State retirement benefit investments must be based on an economic analysis and not issues such as ESG.

<https://apps.legislature.ky.gov/recorddocuments/bill/25RS/sb183/bill.pdf>

Hannah News Service - KLS Reports
2025 Regular Session
The Final Count

Total of 148 Bills & 14 Resolutions Enacted during the 2025 Regular Session - [2025 RS All Enacted Bills Report](#)

(100% of Enrolled Bills / 100% of Enrolled CRs & JRs)
(13.7% of Filed Bills / 6.2% of Filed CRs & JRs)

- **110 Bills Signed by Governor** (74.3% of Enacted Bills) - [Report](#)
 - 72 HBs (65.5% of Signed Bills) / 38 SBs (34.6% of Signed Bills)
- **27 Bills Enacted Over Governor's Veto*** (18.2% of Enacted Bills / 96.4% of Vetoed Bills) - [Report](#)
 - 18 HBs (66.6% of Overridden Vetoes) / 9 SBs (33.3% of Overridden Vetoes)
- **10 Bills Became Law Without Governor's Signature** (6.8% of Enacted Bills) - [Report](#)
 - 6 HBs (54.5% of Non-signed Bills) / 4 SBs (36.4% of Non-signed Bills)
- **1 Bill Partially Enacted Without Governor's Signature*** (Line Item Vetoed after Sine Die)
 - 1 HB (9.1% of Non-signed Bills / 3.6% of Vetoed Bills)
- **8 Joint Resolutions Signed by Governor** (57.1% of Enacted Resolutions)
 - 6 HJRs / 2 SJRs
- **3 Concurrent Resolutions Signed by Governor** (21.4% of Enacted Resolutions)
 - 2 HJRs / 1 SJR
- **2 Joint Resolutions Enacted Over Governor's Veto** (14.3% of Enacted Resolutions)
 - 2 HJRs
- **1 Joint Resolution Became Law Without Governor's Signature** (7.1% of Enacted Resolutions)
 - 1 HJR
- **Total of 97 House Bills Enacted**
 - 9.0% of Filed Bills
 - 11.9% of HBs
 - 65.5% of All Enrolled/Enacted Bills
 - 100.0% of Enrolled HBs
- **Total of 51 Senate Bills Enacted**
 - 4.7% of Filed Bills
 - 19.2% of SBs
 - 34.5% of All Enrolled/Enacted Bills
 - 100.0% of Enrolled SBs
- **Total of 11 House Resolutions Enacted**
 - 22.0% of Filed HCRs & HJRs
 - 78.6% of All Enrolled/Enacted CRs & JRs
 - 100.0% of Enrolled/Enacted HCRs & HJRs
- **Total of 3 Senate Resolutions Enacted**
 - 8.1% of Filed SCRs & SJRs
 - 21.4% of All Enrolled/Enacted CRs & JRs
 - 100.0% of Enrolled/Enacted SCRs & SJRs
- **30.8% decrease in bills enacted from 2024 Regular Session's 214** (158 House/56 Senate)
- **15.9% decrease in bills enacted from 2023 Regular Session's 176** (100 House/76 Senate)
- **35.7% decrease in bills enacted from 2022 Regular Session's 230** (154 House/76 Senate)
- **26.0% decrease in bills enacted from 2021 Regular Session's 200** (119 House/81 Senate)
- **17.5% increase in bills enacted from 2020 Regular Session's 126** (76 House/50 Senate)

*Bills Enacted with Line Item Vetoes are counted under both the Enacted and Vetoed sections of this report

**Only 50 out of 60 Legislative Days were used during the 2020 Regular Session

- **27.3% increase** in **resolutions enacted** from **2024** Regular Session's **11** (4 House/7 Senate)
- **7.7% increase** in **resolutions enacted** from **2023** Regular Session's **13** (9 House/4 Senate)
- **40.0% increase** in **resolutions enacted** from **2022** Regular Session's **10** (7 House/3 Senate)
- **180.0% increase** in **resolutions enacted** from **2021** Regular Session's **5** (4 House/1 Senate)
- **250.0% increase** in **resolutions enacted** from **2020** Regular Session's **4** (4 House/0 Senate)

Filed Breakdown - [2025 RS All Filed Bills Report](#)

- **1,080 Bills Filed**
 - **814 House Bills** (75.4% of Filed Bills)
 - **266 Senate Bills** (24.6% of Filed Bills) (*Bill Nos. 150, 175, 200, and 250 not utilized; Bill No 313 utilized out of order*)
 - **11.3% decrease** in bills **filed** from **2024** Regular Session's **1,218** (838 House/380 Senate)
 - **23.3% increase** in bills **filed** from **2023** Regular Session's **876** (594 House/282 Senate)
 - **7.2% decrease** in bills **filed** from **2022** Regular Session's **1,164** (783 House/381 Senate)
 - **22.7% increase** in bills **filed** from **2021** Regular Session's **880** (595 House/285 Senate)
 - **15.9% increase** in bills **filed** from **2020** Regular Session's **932** (647 House/285 Senate)
- **361 Resolutions Filed** (87 CRs & JRs)
 - **93 House Resolutions** (25.8% of All Resolutions)
 - 17 Concurrent Resolutions (18.3% of All House Resolutions)
 - 33 Joint Resolutions (35.5% of All House Resolutions)
 - 43 Simple Resolutions (46.2% of All House Resolutions)
 - **268 Senate Resolutions** (74.2% of All Resolutions)
 - 21 Concurrent Resolutions (7.8% of All Senate Resolutions)
 - 16 Joint Resolutions (6.0% of All Senate Resolutions)
 - 231 Simple Resolutions (86.2% of All Senate Resolutions)
- **33.1% decrease** in resolutions **filed** from **2024** Regular Session's **540** (155 House/385 Senate)
- **2.7% decrease** in resolutions **filed** from **2023** Regular Session's **371** (100 House/271 Senate)
- **24.0% decrease** in resolutions **filed** from **2022** Regular Session's **475** (152 House/323 Senate)
- **3.4% increase** in resolutions **filed** from **2021** Regular Session's **349** (100 House/249 Senate)
- **21.9% decrease** in resolutions **filed** from **2020** Regular Session's **462** (137 House/325 Senate)

Enrollment Breakdown - [2025 RS All Enrolled Bills Report](#)

- **148 Bills Enrolled** (13.7% of Bills Filed)
 - 97 House Bills (65.5% of Enrolled Bills / 9.0% of Filed HBs)
 - 51 Senate Bills (34.5% of Enrolled Bills / 4.7% of Filed SBs)
 - **31.5% decrease** in bills **enrolled** from **2024** Regular Session's **216** (159 House/57 Senate)
 - **16.9% decrease** in bills **enrolled** from **2023** Regular Session's **178** (101 House/77 Senate)
 - **36.8% decrease** in bills **enrolled** from **2022** Regular Session's **234** (157 House/77 Senate)
 - **27.1% decrease** in bills **enrolled** from **2021** Regular Session's **203** (120 House/83 Senate)
 - **16.5% increase** in bills **enrolled** from **2020** Regular Session's **127** (76 House/51 Senate)
- **14 Resolutions Enrolled:** (16.5% of CRs & JRs Filed)
 - 9 House Joint Resolutions (64.3% of Enrolled Resolutions / 27.3% of filed HJRs)
 - 2 House Concurrent Resolutions (14.3% of Enrolled Resolutions / 11.8% of filed HCRs)
 - 2 Senate Joint Resolutions (14.3% of Enrolled Resolutions / 14.3% of filed SJRs)
 - 1 Senate Concurrent Resolution (7.1% of Enrolled Resolutions / 4.8% of filed SCRs)
- **16.7% increase** in resolutions **enrolled** from **2024** Regular Session's **12** (4 House/8 Senate)
- **7.7% increase** in resolutions **enrolled** from **2023** Regular Session's **13** (9 House/4 Senate)
- **27.3% increase** in resolutions **enrolled** from **2022** Regular Session's **11** (8 House/3 Senate)
- **180.0% increase** in resolutions **enrolled** from **2021** Regular Session's **5** (4 House/1 Senate)
- **250.0% increase** in resolutions **enrolled** from **2020** Regular Session's **4** (4 House/0 Senate)

Veto Breakdown - [2025 RS All Vetoes Report](#)

- **28 Bills Vetoes** (18.9% of Enrolled Bills)
- **27 Vetoes Overridden** (96.4% of Vetoes Bills) (*HB 622 Line Item Vetoes after Sine Die*)
 - **19 House Bills Vetoes** (67.9% of Vetoes Bills / 19.6% of Enrolled HBs)
 - **18 HB Vetoes Overrides** (94.7% of Vetoes HBs)
 - **1 HB Line Item Vetoes after Sine Die** (5.3% of Vetoes HBs)
 - **9 Senate Bills Vetoes** (32.1% of Vetoes Bills / 17.6% of Enrolled SBs)
 - **9 SB Vetoes Overrides** (100% of Vetoes SBs)
 - **1 SB Line Item Vetoes Sustained** (*SB 25 had 2 line item vetoes sustained, the rest were overridden*)
- **3.7% increase** in bills **vetoed** from **2024** Regular Session's **27** (20 House/7 Senate)
- **75.0% increase** in bills **vetoed** from **2023** Regular Session's **16** (6 House/10 Senate)
- **22.2% decrease** in bills **vetoed** from **2022** Regular Session's **36** (26 House/10 Senate)
- **26.3% decrease** in bills **vetoed** from **2021** Regular Session's **38** (23 House/15 Senate)
- **180.0% increase** in bills **vetoed** from **2020** Regular Session's **10** (8 House/ 2 Senate)
- **2 Resolution Vetoes** (14.3% of Enrolled JRs & CRs)
- **2 Resolution Vetoes Overridden** (100.0% of Vetoes Resolutions)
 - **2 HJRs Vetoes** (100.0% of Vetoes Resolutions)
 - **2 HJRs Vetoes Overrides** (100.0% of Vetoes Resolutions)
- **0.0% increase** in resolutions **vetoed** from **2024** Regular Session's **2** (1 House/1 Senate)
- **100.0% increase** in resolutions **vetoed** from **2023** Regular Session's **1** (0 House/1 Senate)
- **0.0% increase** in resolutions **vetoed** from **2022** Regular Session's **2** (1 House/1 Senate)
- **100.0% increase** in resolutions **vetoed** from **2021** Regular Session's **1** (1 House/0 Senate)
- **200.0% increase** in resolutions **vetoed** from **2020** Regular Session's **0** (0 House/0 Senate)

The Death of a Bill

Total of **932 bills died** in the attempt to become law during the **2025 Regular Session**
(86.3% of Filed Bills)

- **932 Bills Died without being Enrolled**
 - **717 House Bills** (88.1% of HBs / 76.9% of Dead Bills)
 - **215 Senate Bills** (80.8% of SBs / 23.1% of Dead Bills)
- **2 Bills Line Item Vetoes and Not Overridden** (1.4% of Enrolled Bills)
 - **1 House Bill**
 - HB 622 Line Item Vetoes after Sine Die
 - **1 Senate Bill**
 - SB 25 Partially Sustained/Partially Overridden
- **653 House Bills Died in the House**
 - 613 HBs Died in the possession of House Committees
 - 22 HBs Withdrawn by House Sponsor
 - 15 HBs Passed out of House Committees but never received House Third Reading
 - 3 HBs Passed the Senate but not Concurred with by the House
- **64 House Bills Died in the Senate**
 - 24 HBs Died in the possession of Senate Committees
 - 20 HBs Passed out of Senate Committees but never received Senate Third Reading
 - 19 HBs Received by Senate but never assigned to Senate Committee
 - 1 HB Not Concurred with by the House and not Receded from by the Senate

- **184 Senate Bills Died in Senate**
 - 169 SBs Died in the possession of Senate Committees
 - 7 SBs Passed out of Senate Committees but never received Senate Third Reading
 - 4 SBs Introduced but never referred to Senate committee
 - 2 SBs Passed the House but not Concurred with by the Senate
 - 2 SBs Withdrawn by Senate Sponsor
- **31 Senate Bills Died in the House**
 - 14 SBs Received by House but never assigned to House Committee
 - 12 SBs Died in the possession of House Committees
 - 5 SBs Passed out of House Committees but never received House Third Reading

Resolution Breakdown

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| <ul style="list-style-type: none"> • 17 House Concurrent Resolutions <ul style="list-style-type: none"> ○ 12 Died in House ○ 2 Signed by Governor ○ 2 Adopted by House (Adjournment) ○ 1 Died in Senate | <ul style="list-style-type: none"> • 21 Senate Concurrent Resolutions <ul style="list-style-type: none"> ○ 11 Died in Senate ○ 7 Died in House ○ 2 Adopted by Senate (Adjournment) ○ 1 Signed by Governor |
| <ul style="list-style-type: none"> • 33 House Joint Resolutions <ul style="list-style-type: none"> ○ 22 Died in House ○ 6 Signed by Governor ○ 2 Delivered to Secretary of State ○ 2 Died in Senate ○ 1 Became Law Without Governor's Signature | <ul style="list-style-type: none"> • 16 Senate Joint Resolutions <ul style="list-style-type: none"> ○ 11 Died in Senate ○ 3 Died in House ○ 2 Signed by Governor |
| <ul style="list-style-type: none"> • 43 House Resolutions <ul style="list-style-type: none"> ○ 30 Adopted by House ○ 13 Died in House | <ul style="list-style-type: none"> • 231 Senate Resolutions <ul style="list-style-type: none"> ○ 215 Adopted by Senate ○ 16 Died in Senate |