

114TH CONGRESS
2D SESSION

H. R. 3791

IN THE SENATE OF THE UNITED STATES

APRIL 18, 2016

Received; read twice and referred to the Committee on Banking, Housing, and
Urban Affairs

AN ACT

To raise the consolidated assets threshold under the small
bank holding company policy statement, and for other
purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. CHANGES REQUIRED TO SMALL BANK HOLD-**
2 **ING COMPANY POLICY STATEMENT ON AS-**
3 **SESSMENT OF FINANCIAL AND MANAGERIAL**
4 **FACTORS.**

5 (a) IN GENERAL.—Before the end of the 6-month pe-
6 riod beginning on the date of the enactment of this Act,
7 the Board of Governors of the Federal Reserve System
8 shall revise the Small Bank Holding Company Policy
9 Statement on Assessment of Financial and Managerial
10 Factors (12 CFR part 225—appendix C) to raise the con-
11 solidated asset threshold under such policy statement from
12 \$1,000,000,000 (as adjusted by Public Law 113–250) to
13 \$5,000,000,000.

14 (b) CONFORMING AMENDMENT.—Subparagraph (C)
15 of section 171(b)(5) of the Dodd-Frank Wall Street Re-
16 form and Consumer Protection Act (12 U.S.C.
17 5371(b)(5)) is amended to read as follows:

18 “(C) any bank holding company or savings
19 and loan holding company that is subject to the
20 application of the Small Bank Holding Com-
21 pany Policy Statement on Assessment of

1 Financial and Managerial Factors of the Board
2 of Governors (12 CFR part 225—appendix
3 C).”.

Passed the House of Representatives April 14, 2016.

Attest: KAREN L. HAAS,
Clerk.