

119TH CONGRESS  
2D SESSION

# H. R. 4478

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## AN ACT

To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under \$6 billion in total assets not less than once during each 18-month period, 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. SHORT TITLE.**

2       This Act may be cited as the “Tailored Regulatory  
3 Updates for Supervisory Testing Act of 2025” or the  
4 “TRUST Act of 2025”.

5 **SEC. 2. MODIFICATION OF EXAMINATION CYCLE THRESH-**  
6 **OLDS FOR WELL-MANAGED INSTITUTIONS.**

7       Section 10(d) of the Federal Deposit Insurance Act  
8 (12 U.S.C. 1820(d)) is amended—

9           (1) in paragraph (4)(A), by striking  
10       “\$3,000,000,000” and inserting “\$6,000,000,000”;  
11       and

12           (2) in paragraph (10), by striking  
13       “\$3,000,000,000” and inserting “\$6,000,000,000”.

Passed the House of Representatives May 12, 2026.

Attest:

*Clerk.*



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