

119TH CONGRESS  
2D SESSION

# H. R. 4478

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IN THE SENATE OF THE UNITED STATES

MAY 13, 2026

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

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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,*

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

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

Attest: KEVIN F. MCCUMBER,  
Clerk.