114TH CONGRESS
1ST SESSION

# S. 970

To allow more small insured depository institutions to qualify for the 18-month on-site examination cycle, and for other purposes.

---

IN THE SENATE OF THE UNITED STATES

APRIL 16, 2015

Mr. TOOMEY (for himself and Mr. DONNELLY) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

---

# A BILL

To allow more small insured depository institutions to qualify for the 18-month on-site examination cycle, and for other purposes.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

**SECTION 1. EXPANSION OF THRESHOLD FOR 18-MONTH ON-SITE EXAMINATION CYCLE.**

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

(1) in paragraph (4)(A), by striking "$500,000,000" and inserting "$1,000,000,000"; and

(2) in paragraph (10), by striking "$500,000,000" and inserting "$1,000,000,000".

○