

Union Calendar No. 505

115TH CONGRESS
2^D SESSION

H. R. 5076

[Report No. 115–657]

To amend the Federal Deposit Insurance Act to extend the examination cycle for certain insured depository institutions.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 20, 2018

Ms. TENNEY introduced the following bill; which was referred to the Committee on Financial Services

APRIL 26, 2018

Additional sponsors: Mr. CRIST and Mr. SHERMAN

APRIL 26, 2018

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Insert the part printed in *italic*]

A BILL

To amend the Federal Deposit Insurance Act to extend the examination cycle for certain insured depository institutions.

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

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Small Bank Exam
5 Cycle Improvement Act of 2018”.

6 **SEC. 2. EXAMINATION CYCLE.**

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 “\$1,000,000,000” and inserting “\$3,000,000,000”;
11 and

12 (2) in paragraph (10), by striking
13 “\$1,000,000,000” and inserting “\$3,000,000,000”.

14 **SEC. 3. GAO STUDY AND REPORT.**

15 *Not later than 2 years after the date of enactment of*
16 *this Act, the Comptroller General of the United States shall*
17 *submit a report to the Congress on the effect of extending*
18 *the examination cycle for qualifying institutions pursuant*
19 *to section 2 of this Act on the ability of agencies to effec-*
20 *tively supervise and protect the safety and soundness of*
21 *qualifying institutions.*

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