II

119TH CONGRESS
2D SESSION

S. 3830

To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under $6,000,000,000 in total assets not less than once during each 18-month period, and for other purposes.

IN THE SENATE OF THE UNITED STATES

FEBRUARY 11, 2026

Mr. BUDD (for himself, Mr. KIM, Mr. KENNEDY, and Ms. ALSOBROOKS) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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A BILL

To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under $6,000,000,000 in total assets not less than once during each 18-month period, 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. SHORT TITLE.

This Act may be cited as the ‘‘Tailored Regulatory Updates for Supervisory Testing Act of 2026’’ or the ‘‘TRUST Act of 2026’’.

SEC. 2. MODIFICATION OF EXAMINATION CYCLE THRESHOLDS FOR WELL-MANAGED INSTITUTIONS.

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

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

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

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