

# Union Calendar No. 311

115<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

# H. R. 3072

[Report No. 115-420]

To increase from \$10,000,000,000 to \$50,000,000,000 the threshold figure at which regulated depository institutions are subject to direct examination and reporting requirements of the Bureau of Consumer Financial Protection, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 27, 2017

Mr. CLAY (for himself and Mr. STIVERS) introduced the following bill; which was referred to the Committee on Financial Services

NOVEMBER 21, 2017

Committed to the Committee of the Whole House on the State of the Union and ordered to be printed

# **A BILL**

To increase from \$10,000,000,000 to \$50,000,000,000 the threshold figure at which regulated depository institutions are subject to direct examination and reporting requirements of the Bureau of Consumer Financial Protection, 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,*

3 **SECTION 1. SHORT TITLE.**

4        This Act may be cited as the “Bureau of Consumer  
5 Financial Protection Examination and Reporting Thresh-  
6 old Act of 2017”.

7 **SEC. 2. INCREASE IN THE EXAMINATION THRESHOLD.**

8        Section 1025(a) of the Consumer Financial Protec-  
9 tion Act of 2010 (12 U.S.C. 5515(a)) is amended by strik-  
10 ing “\$10,000,000,000” each place that term appears and  
11 inserting “\$50,000,000,000”.

12 **SEC. 3. INCREASE IN THE REPORTING THRESHOLD.**

13        Section 1026(a) of the Consumer Financial Protec-  
14 tion Act of 2010 (12 U.S.C. 5516(a)) is amended by strik-  
15 ing “\$10,000,000,000” each place that term appears and  
16 inserting “\$50,000,000,000”.

17 **SEC. 4. EFFECTIVE DATE.**

18        This Act and the amendments made by this Act shall  
19 take effect on the date that is 45 days after the date of  
20 enactment of this Act.

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