

114TH CONGRESS
2D SESSION

H. R. 3791

AN ACT

To raise the consolidated assets threshold under the small bank holding company policy statement, 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,*

1 **SECTION 1. CHANGES REQUIRED TO SMALL BANK HOLD-**
2 **ING COMPANY POLICY STATEMENT ON AS-**
3 **SESSMENT OF FINANCIAL AND MANAGERIAL**
4 **FACTORS.**

5 (a) IN GENERAL.—Before the end of the 6-month pe-
6 riod beginning on the date of the enactment of this Act,
7 the Board of Governors of the Federal Reserve System
8 shall revise the Small Bank Holding Company Policy
9 Statement on Assessment of Financial and Managerial
10 Factors (12 CFR part 225—appendix C) to raise the con-
11 solidated asset threshold under such policy statement from
12 \$1,000,000,000 (as adjusted by Public Law 113–250) to
13 \$5,000,000,000.

14 (b) CONFORMING AMENDMENT.—Subparagraph (C)
15 of section 171(b)(5) of the Dodd-Frank Wall Street Re-
16 form and Consumer Protection Act (12 U.S.C.
17 5371(b)(5)) is amended to read as follows:

18 “(C) any bank holding company or savings
19 and loan holding company that is subject to the
20 application of the Small Bank Holding Com-
21 pany Policy Statement on Assessment of Finan-

1 cial and Managerial Factors of the Board of
2 Governors (12 CFR part 225—appendix C).”.

Passed the House of Representatives April 14, 2016.

Attest:

Clerk.

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