

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.*

Union Calendar No. 505

115TH CONGRESS
2^D SESSION

H. R. 5076

[Report No. 115-6571]

A BILL

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

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