

## Union Calendar No. 212

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

# H. R. 1553

[Report No. 114–280]

To amend the Federal Deposit Insurance Act to specify which smaller institutions may qualify for an 18-month examination cycle.

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### IN THE HOUSE OF REPRESENTATIVES

MARCH 23, 2015

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

OCTOBER 6, 2015

Additional sponsors: Mr. BLUM, Mr. NEUGEBAUER, Mr. HINOJOSA, Mr. CARNEY, Ms. SINEMA, Mr. EMMER of Minnesota, Mr. ROTHFUS, Mr. KING of New York, Mr. MURPHY of Florida, Mr. PERLMUTTER, Mr. JONES, Mr. GOSAR, Mr. PITTENGER, Mr. HULTGREN, Ms. KAPTUR, Mr. HECK of Washington, and Mrs. HARTZLER

OCTOBER 6, 2015

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

# **A BILL**

To amend the Federal Deposit Insurance Act to specify which smaller institutions may qualify for an 18-month examination cycle.

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 Reform Act of 2015”.

6 **SEC. 2. SMALLER INSTITUTIONS QUALIFYING FOR 18-**  
7 **MONTH EXAMINATION CYCLE.**

8        Section 10(d) of the Federal Deposit Insurance Act  
9 (12 U.S.C. 1820(d)) is amended—

10            (1) in paragraph (4)—

11                    (A) in subparagraph (A), by striking  
12            “\$500,000,000”            and            inserting  
13            “\$1,000,000,000”; and

14                    (B) in subparagraph (C)(ii), by striking  
15            “\$100,000,000” and inserting “\$200,000,000”;  
16            and

17            (2) in paragraph (10)—

18                    (A) by striking “\$100,000,000” and in-  
19            sserting “\$200,000,000”; and

20                    (B) by striking “\$500,000,000” and in-  
21            sserting “\$1,000,000,000”.

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114<sup>TH</sup> CONGRESS  
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