

114TH CONGRESS  
2D SESSION

# H. R. 3791

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## 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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