

114TH CONGRESS  
1ST SESSION

# H. R. 4099

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

NOVEMBER 19, 2015

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

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## 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 “Consumer Financial  
5 Protection Bureau Examination and Reporting Threshold  
6 Act of 2015”.

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

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

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

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

11 **SEC. 4. EFFECTIVE DATE.**

12 This Act and the amendments made by this Act shall  
13 take effect on the date that is 45 days after the date of  
14 enactment of this Act.

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