

## Union Calendar No. 408

115<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 4771

**[Report No. 115-543]**

To raise the consolidated assets threshold under the small bank holding company policy statement, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

JANUARY 11, 2018

Mrs. LOVE (for herself, Mr. GOTTHEIMER, and Mr. MEEKS) introduced the following bill; which was referred to the Committee on Financial Services

FEBRUARY 2, 2018

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

# **A BILL**

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,*

3 **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Small Bank Holding  
5 Company Relief Act of 2018”.

6 **SEC. 2. CHANGES REQUIRED TO SMALL BANK HOLDING**  
7                   **COMPANY POLICY STATEMENT ON ASSESS-**  
8                   **MENT OF FINANCIAL AND MANAGERIAL FAC-**  
9                   **TORS.**

10       (a) IN GENERAL.—Before the end of the 6-month pe-  
11 riod beginning on the date of the enactment of this Act,  
12 the Board of Governors of the Federal Reserve System  
13 shall revise the Small Bank Holding Company Policy  
14 Statement on Assessment of Financial and Managerial  
15 Factors (12 C.F.R. part 225—appendix C) to raise the  
16 consolidated asset threshold under such policy statement  
17 from \$1,000,000,000 (as adjusted by Public Law 113–  
18 250) to \$3,000,000,000.

19       (b) CONFORMING AMENDMENT.—Subparagraph (C)  
20 of section 171(b)(5) of the Dodd-Frank Wall Street Re-  
21 form and Consumer Protection Act (12 U.S.C.  
22 5371(b)(5)) is amended to read as follows:

23                   “(C) any bank holding company or savings  
24                   and loan holding company that is subject to the  
25                   application of the Small Bank Holding Com-

1           pany Policy Statement on Assessment of Finan-  
2           cial and Managerial Factors of the Board of  
3           Governors (12 C.F.R. part 225—appendix C).”.



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