

119TH CONGRESS
1ST SESSION

H. R. 3234

To amend the Federal Deposit Insurance Act to modify the amount of reciprocal deposits of an insured depository institution that are not considered to be funds obtained by or through a deposit broker, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 7, 2025

Mr. EMMER (for himself, Mrs. BEATTY, Mr. MEUSER, and Ms. MOORE of Wisconsin) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Federal Deposit Insurance Act to modify the amount of reciprocal deposits of an insured depository institution that are not considered to be funds obtained by or through a deposit broker, 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. AMOUNT OF RECIPROCAL DEPOSITS THAT ARE**
2 **NOT CONSIDERED TO BE FUNDS OBTAINED**
3 **BY OR THROUGH A DEPOSIT BROKER.**

4 Section 29(i) of the Federal Deposit Insurance Act
5 (12 U.S.C. 1831f(i)) is amended by striking paragraph (1)
6 and inserting the following:

7 “(1) IN GENERAL.—The sum of the following
8 amounts of reciprocal deposits of an agent institu-
9 tion shall not be considered to be funds obtained, di-
10 rectly or indirectly, by or through a deposit broker:

11 “(A) An amount equal to 50 percent of the
12 portion of the total liabilities of the agent insti-
13 tution that is less than or equal to
14 \$1,000,000,000.

15 “(B) An amount equal to 40 percent of the
16 portion, if any, of the total liabilities of the
17 agent institution that is greater than
18 \$1,000,000,000, but less than or equal to
19 \$10,000,000,000.

20 “(C) An amount equal to 30 percent of the
21 portion, if any, of the total liabilities of the
22 agent institution that is greater than
23 \$10,000,000,000, but less than or equal to
24 \$250,000,000,000.

25 “(D) An amount equal to 20 percent of the
26 portion, if any, of the total liabilities of the

1 agent institution that is greater than
2 \$250,000,000,000, but less than or equal to
3 \$1,000,000,000,000.

4 “(E) An amount equal to 2 percent of the
5 portion, if any, of the total liabilities of the
6 agent institution that is greater than
7 \$1,000,000,000,000.”.

8 **SEC. 2. DEFINITION OF AGENT INSTITUTION.**

9 Section 29(i)(2)(A)(i) of the Federal Deposit Insur-
10 ance Act (12 U.S.C. 1831f(i)(2)(A)(i)) is amended by
11 striking subclause (I) and inserting the following:

12 “(I) when most recently exam-
13 ined under section 10(d) was assigned
14 a CAMELS rating of 1, 2, or 3; and”.

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