

Union Calendar No.

114TH CONGRESS
1ST SESSION

H. R. 1553

[Report No. 114-]

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

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

SEPTEMBER --, 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 serting “\$200,000,000”; and

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