

Union Calendar No. 209

119TH CONGRESS
1ST SESSION

H. R. 4478

[Report No. 119-252]

To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under \$6 billion in total assets not less than once during each 18-month period, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JULY 17, 2025

Mr. MOORE of North Carolina (for himself and Mr. TORRES of New York) introduced the following bill; which was referred to the Committee on Financial Services

SEPTEMBER 8, 2025

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 permit Federal banking agencies to examine qualifying insured depository institutions with under \$6 billion in total assets not less than once during each 18-month period, 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 “Tailored Regulatory
5 Updates for Supervisory Testing Act of 2025” or the
6 “TRUST Act of 2025”.

7 **SEC. 2. MODIFICATION OF EXAMINATION CYCLE THRESH-**
8 **OLDS FOR WELL-MANAGED INSTITUTIONS.**

9 Section 10(d) of the Federal Deposit Insurance Act
10 (12 U.S.C. 1820(d)) is amended—

11 (1) in paragraph (4)(A), by striking
12 “\$3,000,000,000” and inserting “\$6,000,000,000”;
13 and

14 (2) in paragraph (10), by striking
15 “\$3,000,000,000” and inserting “\$6,000,000,000”.

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