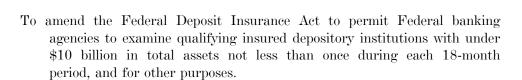
[DISCUSSION DRAFT]

H.R.

119TH CONGRESS 1ST SESSION



IN THE HOUSE OF REPRESENTATIVES

M____ introduced the following bill; which was referred to the Committee on _____

A BILL

- To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under \$10 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".

 $\mathbf{2}$

1	SEC. 2. MODIFICATION OF EXAMINATION CYCLE THRESH-
2	OLDS FOR WELL-MANAGED INSTITUTIONS.
3	Section 10(d) of the Federal Deposit Insurance Act
4	(12 U.S.C. 1820(d)) is amended—
5	(1) in paragraph $(4)(A)$, by striking
6	"\$3,000,000,000" and inserting "\$10,000,000,000";
7	and
8	(2) in paragraph (10) , by striking
9	"\$3,000,000,000" and inserting "\$10,000,000,000".