

JANUARY 31, 2018

RULES COMMITTEE PRINT 115–57
TEXT OF H. R. 4771, SMALL BANK HOLDING
COMPANY RELIEF ACT OF 2018

[Showing the text of H.R. 4771 as ordered reported by the
Committee on Financial Services.]

1 **SECTION 1. SHORT TITLE.**

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

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

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

17 (b) **CONFORMING AMENDMENT.**—Subparagraph (C)
18 of section 171(b)(5) of the Dodd-Frank Wall Street Re-

1 form and Consumer Protection Act (12 U.S.C.
2 5371(b)(5)) is amended to read as follows:

3 “(C) any bank holding company or savings
4 and loan holding company that is subject to the
5 application of the Small Bank Holding Com-
6 pany Policy Statement on Assessment of Finan-
7 cial and Managerial Factors of the Board of
8 Governors (12 C.F.R. part 225—appendix C).”.

