

.....
(Original Signature of Member)

114TH CONGRESS
1ST SESSION

H. R.

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

Mr. TIPTON introduced the following bill; which was referred to the Committee on _____

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”.

1 **SEC. 2. SMALLER INSTITUTIONS QUALIFYING FOR 18-**
2 **MONTH EXAMINATION CYCLE.**

3 Section 10(d) of the Federal Deposit Insurance Act
4 (12 U.S.C. 1820(d)) is amended—

5 (1) in paragraph (4)—

6 (A) in subparagraph (A), by striking
7 “\$500,000,000” and inserting
8 “\$1,000,000,000”; and

9 (B) in subparagraph (C)(ii), by striking
10 “\$100,000,000” and inserting “\$200,000,000”;
11 and

12 (2) in paragraph (10)—

13 (A) by striking “\$100,000,000” and in-
14 serting “\$200,000,000”; and

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