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(Original Signature of Member)

115TH CONGRESS
2D SESSION

H. R.

To raise the consolidated assets threshold under the small bank holding company policy statement, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Mrs. LOVE (for herself, Mr. GOTTHEIMER, and Mr. MEEKS) introduced the following bill; which was referred to the Committee on

A BILL

To raise the consolidated assets threshold under the small bank holding company policy statement, 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 “Small Bank Holding
5 Company Relief Act of 2018”.

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

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

14 (b) CONFORMING AMENDMENT.—Subparagraph (C)
15 of section 171(b)(5) of the Dodd-Frank Wall Street Re-
16 form and Consumer Protection Act (12 U.S.C.
17 5371(b)(5)) is amended to read as follows:

18 “(C) any bank holding company or savings
19 and loan holding company that is subject to the
20 application of the Small Bank Holding Com-
21 pany Policy Statement on Assessment of Finan-
22 cial and Managerial Factors of the Board of
23 Governors (12 C.F.R. part 225—appendix C).”.