

114TH CONGRESS  
1ST SESSION

# H. R. 1553

To amend the Federal Deposit Insurance Act to specify which smaller institutions may qualify for an 18-month examination cycle.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 23, 2015

Mr. TIPTON (for himself, Mr. CLAY, and Mr. BARR) introduced the following bill; which was referred to the Committee on Financial Services

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## 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”.

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

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

10 (1) in paragraph (4)—

1 (A) in subparagraph (A), by striking  
2 “\$500,000,000” and inserting  
3 “\$1,000,000,000”; and

4 (B) in subparagraph (C)(ii), by striking  
5 “\$100,000,000” and inserting “\$200,000,000”;  
6 and

7 (2) in paragraph (10)—

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

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

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