

[DISCUSSION DRAFT]

119TH CONGRESS
1ST SESSION

H. R. _____

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.

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”.

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”.