IIB

119TH CONGRESS
2D SESSION

H. R. 4478

IN THE SENATE OF THE UNITED STATES

MAY 13, 2026
Received; read twice and referred to the Committee on Banking, Housing, and Urban Affairs

AN ACT

To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under $6 billion in total assets not less than once during each 18-month period, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ‘‘Tailored Regulatory Updates for Supervisory Testing Act of 2025’’ or the ‘‘TRUST Act of 2025’’.

SEC. 2. MODIFICATION OF EXAMINATION CYCLE THRESHOLDS FOR WELL-MANAGED INSTITUTIONS.

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

(1) in paragraph (4)(A), by striking ‘‘$3,000,000,000’’ and inserting ‘‘$6,000,000,000’’; and

(2) in paragraph (10), by striking ‘‘$3,000,000,000’’ and inserting ‘‘$6,000,000,000’’.

Passed the House of Representatives May 12, 2026.

Attest: KEVIN F. MCCUMBER,

Clerk.