

119TH CONGRESS  
2D SESSION

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To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under \$6,000,000,000 in total assets not less than once during each 18-month period, and for other purposes.

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IN THE SENATE OF THE UNITED STATES

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Mr. BUDD (for himself, Mr. KIM, Mr. KENNEDY, and Ms. ALSOBROOKS) introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

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**A BILL**

To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under \$6,000,000,000 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 2026” or the  
6 “TRUST Act of 2026”.

**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 “\$6,000,000,000”;

7 and

8 (2) in paragraph (10), by striking

9 “\$3,000,000,000” and inserting “\$6,000,000,000”.