

Studies - Federal Deposit Insurance Corporation

Section	Page	Excerpt about Study	Deadline	Note
322(k)(4)	159	(k) EQUITABLE TREATMENT.—In administering the provisions of this section, the Comptroller of the Currency and the Chairperson of the Corporation— (...) (4) shall conduct a study detailing the position assignments of all employees transferred pursuant to subsection (a), describing the procedures and safeguards adopted pursuant to paragraph (3), and demonstrating that the requirements of this subsection have been met; and shall, not later than 365 days after the transfer date, submit a copy of such study to Congress.	365 days after the transfer date of employees of the Office of Thrift Supervision to the Office of the Comptroller of the Currency or the FDIC (see subsection (a), page 154)	joint with Comptroller of Currency
620(a-b)	256	STUDY OF BANK INVESTMENT ACTIVITIES. (a) STUDY.— (1) IN GENERAL.—Not later than 18 months after the date of enactment of this Act, the appropriate Federal banking agencies shall jointly review and prepare a report on the activities that a banking entity, as such term is defined in the Bank Holding Company Act of 1956 (12 U.S.C. 1841 et. seq.), may engage in under Federal and State law, including activities authorized by statute and by order, interpretation and guidance. (2) CONTENT.—In carrying out the study under paragraph (1), the appropriate Federal banking agencies shall review and consider— (A) the type of activities or investments; (B) any financial, operational, managerial, or reputation risks associated with or presented as a result of the banking entity engaged in the activity or making the investment; and (C) risk mitigation activities undertaken by the banking entity with regard to the risks. (b) REPORT AND RECOMMENDATIONS TO THE COUNCIL AND TO CONGRESS.—The appropriate Federal banking agencies shall submit to the Council, the Committee on Financial Services of the House of Representatives, and the Committee on Banking, Housing, and Urban Affairs of the Senate the study conducted pursuant to subsection (a) no later than 2 months after its completion. In addition to the information described in subsection (a), the report shall include recommendations regarding— (1) whether each activity or investment has or could have a negative effect on the safety and soundness of the banking entity or the United States financial system; (2) the appropriateness of the conduct of each activity or type of investment by banking entities; and (3) additional restrictions as may be necessary to address risks to safety and soundness	18 months after enactment	joint with Fed and Comptroller of Currency

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		arising from the activities or types of investments described in subsection (a).		
1506(a-b)	847	<p>STUDY ON CORE DEPOSITS AND BROKERED DEPOSITS.</p> <p>(a) STUDY.—The Corporation shall conduct a study to evaluate—</p> <p>(1) the definition of core deposits for the purpose of calculating the insurance premiums of banks;</p> <p>(2) the potential impact on the Deposit Insurance Fund of revising the definitions of brokered deposits and core deposits to better distinguish between them;</p> <p>(3) an assessment of the differences between core deposits and brokered deposits and their role in the economy and banking sector of the United States;</p> <p>(4) the potential simulative effect on local economies of redefining core deposits; and</p> <p>(5) the competitive parity between large institutions and community banks that could result from redefining core deposits.</p> <p>(b) REPORT TO CONGRESS.—Not later than 1 year after the date of enactment of this Act, the Corporation shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives a report on the results of the study under subsection (a) that includes legislative recommendations, if any, to address concerns arising in connection with the definitions of core deposits and brokered deposits.</p>	1 year after enactment	

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