

AMENDMENT TO H.R. 4173
OFFERED BY MR. MILLER OF NORTH CAROLINA

Page 255, after line 2, insert the following new section:

1 **SEC. 1316. DE NOVO BRANCHING INTO STATES.**

2 (a) NATIONAL BANKS.—Section 5155(g)(1)(A) of the
3 Revised Statutes (12 U.S.C. 36(g)(1)(A)) is amended to
4 read as follows:

5 “(A) the law of the State where the branch
6 is located, or is to be located, would permit es-
7 tablishment of the branch if the national bank
8 were a state bank chartered by such State;”.

9 (b) STATE INSURED BANKS.—Section 18(d)(4)(A)(i)
10 of the Federal Deposit Insurance Act (12 U.S.C.
11 1828(d)(4)(A)(i)) is amended to read as follows:

12 “(i) the law of the State where the
13 branch is located, or is to be located, would
14 permit establishment of the branch if the
15 bank were a State bank chartered by such
16 State;”.

