

**AMENDMENT TO THE AMENDMENT TO H.R. 5297,  
AS REPORTED  
OFFERED BY MS. GINNY BROWN-WAITE OF  
FLORIDA**

Strike title I and insert the following:

1 **TITLE I—CERTAIN LOAN INTER-**  
2 **EST EXCLUDED FROM GROSS**  
3 **INCOME**

4 **SECTION 1. IN GENERAL.**

5 For purposes of the Internal Revenue Code of 1986,  
6 in the case of a small bank, gross income does not include  
7 interest on any loan to a small business concern.

8 **SEC. 2. DEFINITIONS.**

9 In this title, the following definitions apply:

10 (1) **SMALL BANK.**—The term “small bank”  
11 means any insured depository institution that has  
12 total assets of equal to or less than  
13 \$10,000,000,000.

14 (2) **SMALL BUSINESS CONCERN.**—The term  
15 “small business concern” has the meaning given  
16 that term in section 3 of the Small Business Act (15  
17 U.S.C. 632).

