

## HR 2897

Bank Accountability and Risk Assessment Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jun 16, 2009

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Jun 16, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/2897>

### Sponsor

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**Name:** Rep. Gutierrez, Luis V. [D-IL-4]

**Party:** Democratic • **State:** IL • **Chamber:** House

**Cosponsors** (43 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Capuano, Michael E. [D-MA-8]	D · MA		Jun 16, 2009
Rep. Kanjorski, Paul E. [D-PA-11]	D · PA		Jun 16, 2009
Rep. Lee, Barbara [D-CA-9]	D · CA		Jun 16, 2009
Rep. Moore, Gwen [D-WI-4]	D · WI		Jun 16, 2009
Rep. Hastings, Alcee L. [D-FL-23]	D · FL		Jul 20, 2009
Rep. Sires, Albio [D-NJ-13]	D · NJ		Jul 20, 2009
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		Jul 20, 2009
Rep. Carney, Christopher P. [D-PA-10]	D · PA		Jul 30, 2009
Rep. Quigley, Mike [D-IL-5]	D · IL		Jul 30, 2009
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Jul 30, 2009
Rep. Speier, Jackie [D-CA-12]	D · CA		Jul 30, 2009
Rep. Wasserman Schultz, Debbie [D-FL-20]	D · FL		Jul 30, 2009
Rep. Baldwin, Tammy [D-WI-2]	D · WI		Sep 9, 2009
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Sep 9, 2009
Rep. Foster, Bill [D-IL-14]	D · IL		Sep 9, 2009
Rep. Holden, Tim [D-PA-17]	D · PA		Sep 9, 2009
Rep. Luetkemeyer, Blaine [R-MO-9]	R · MO		Sep 9, 2009
Rep. Costa, Jim [D-CA-20]	D · CA		Oct 6, 2009
Rep. Green, Al [D-TX-9]	D · TX		Oct 6, 2009
Rep. Green, Gene [D-TX-29]	D · TX		Oct 6, 2009
Rep. Hill, Baron P. [D-IN-9]	D · IN		Oct 6, 2009
Rep. McGovern, James P. [D-MA-3]	D · MA		Oct 6, 2009
Rep. Moran, Jerry [R-KS-1]	R · KS		Oct 6, 2009
Rep. Wilson, Charles A. [D-OH-6]	D · OH		Oct 6, 2009
Rep. Peterson, Collin C. [D-MN-7]	D · MN		Oct 13, 2009
Rep. Boren, Dan [D-OK-2]	D · OK		Oct 26, 2009
Rep. Driehaus, Steve [D-OH-1]	D · OH		Oct 26, 2009
Rep. Peters, Gary C. [D-MI-9]	D · MI		Oct 26, 2009
Rep. Filner, Bob [D-CA-51]	D · CA		Nov 2, 2009
Rep. Kingston, Jack [R-GA-1]	R · GA		Nov 2, 2009
Rep. Kratovil, Frank, Jr. [D-MD-1]	D · MD		Nov 2, 2009
Rep. Walz, Timothy J. [D-MN-1]	D · MN		Nov 2, 2009
Rep. Grijalva, Raúl M. [D-AZ-7]	D · AZ		Nov 3, 2009
Rep. Cuellar, Henry [D-TX-28]	D · TX		Nov 16, 2009
Rep. Donnelly, Joe [D-IN-2]	D · IN		Nov 16, 2009
Rep. Edwards, Chet [D-TX-17]	D · TX		Nov 16, 2009
Rep. Ellison, Keith [D-MN-5]	D · MN		Nov 16, 2009
Rep. Lynch, Stephen F. [D-MA-9]	D · MA		Nov 16, 2009
Rep. Pomeroy, Earl [D-ND-At Large]	D · ND		Nov 16, 2009
Rep. Souder, Mark E. [R-IN-3]	R · IN		Nov 16, 2009
Rep. Stupak, Bart [D-MI-1]	D · MI		Nov 16, 2009

Cosponsor	Party / State	Role	Date Joined
Rep. Mollohan, Alan B. [D-WV-1]	D · WV		Nov 18, 2009
Rep. Heinrich, Martin [D-NM-1]	D · NM		May 13, 2010

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jun 16, 2009

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

*No related bills are listed.*

## Summary (as of Jun 16, 2009)

Bank Accountability and Risk Assessment Act of 2009 - Amends the Federal Deposit Insurance Act to require the risk-based assessment system (used to determine the premiums owed by insured depository institutions) to consider, in addition to existing factors, the risks posed to the Deposit Insurance Fund by: (1) the affiliates of a depository institution; and (2) the off-balance sheet assets and liabilities of depository institutions and their affiliates.

Directs the Federal Deposit Insurance Corporation (FDIC) to impose a systemic risk assessment, at least annually, and in addition to the regular annual assessment and emergency special assessments, on all systemically important depository institutions.

Repeals the declaration that no insured depository institution shall be barred from the lowest-risk category solely because of size. (Thus allows an insured depository institution to be barred from the lowest-risk category solely because of size.)

Bases the regular annual assessment on an assessment rate established by the FDIC and an insured depository institution's average total assets minus its average tangible equity during the assessment period.

## Actions Timeline

- **Jun 16, 2009:** Introduced in House
- **Jun 16, 2009:** Sponsor introductory remarks on measure. (CR E1456)
- **Jun 16, 2009:** Referred to the House Committee on Financial Services.