

Sabo
 Sanders
 Sandlin
 Sanford
 Saxton
 Scarborough
 Schaefer, Dan
 Shadegg
 Shaw
 Shimkus
 Siskis
 Skeen
 Skelton

Slaughter
 Smith (NJ)
 Smith (OR)
 Smith (TX)
 Smith, Linda
 Snyder
 Souder
 Sununu
 Taylor (NC)
 Thomas
 Thune
 Tierney
 Torres

Traficant
 Upton
 Wamp
 Waters
 Watkins
 Waxman
 Weller
 Whitfield
 Wicker
 Wolf
 Woolsey
 Young (FL)

It was decided in the affirmative { Yeas 218
 Nays 204

44.24

[Roll No. 147]

AYES—218

Abercrombie
 Aderholt
 Andrews
 Archer
 Bachus
 Baesler
 Baldacci
 Ballenger
 Barr
 Barrett (NE)
 Barrett (WI)
 Barton
 Bass
 Becerra
 Bentsen
 Bereuter
 Berman
 Berry
 Billirakis
 Bishop
 Biiley
 Blunt
 Boehlert
 Bonior
 Bono
 Borski
 Boswell
 Boyd
 Brady
 Burton
 Buyer
 Hutchinson
 Inglis
 Istook
 Jackson (IL)
 Jenkins
 Cardin
 Chabot
 Jones
 Chambliss
 Chenoweth
 Clement
 Coble
 Coburn
 Collins
 Combust
 Condit
 Cooksey
 Costello
 Cox
 Cramer
 Crane
 Crapo
 Danner
 Deal
 DeFazio
 Delahunt
 Diaz-Balart
 Dicks
 Dixon
 Doolittle
 Duncan
 Ehlert
 Emerson
 Ensign
 Evans
 Ewing
 Fawell
 Filner
 Foley
 Fowler
 Fox
 Franks (NJ)
 Frelinghuysen

Miller (FL)
 Minge
 Moran (KS)
 Murtha
 Nethercutt
 Northup
 Norwood
 Nussle
 Oberstar
 Obey
 Olver
 Ortiz
 Oxley
 Pallone
 Parker
 Pease
 Pelosi
 Peterson (MN)
 Peterson (PA)
 Petri
 Pickering
 Pickett
 Pomeroy
 Portman
 Poshard
 Redmond
 Regula
 Reyes
 Riley
 Rivers
 Rodriguez
 Rogers
 Ros-Lehtinen
 Rothman
 Roybal-Allard
 Sabo
 Sanders
 Sandlin
 Sanford
 Saxton
 Scarborough
 Schaefer, Dan
 Shadegg
 Shaw
 Siskis
 Skelton
 Smith (NJ)
 Smith (TX)
 Smith, Linda
 Snyder
 Souder
 Stark
 Sununu
 Taylor (MS)
 Taylor (NC)
 Thomas
 Thune
 Tierney
 Torres
 Traficant
 Upton
 Wamp
 Waters
 Watkins
 Waxman
 Weller
 Whitfield
 Wicker
 Wolf
 Woolsey
 Young (FL)

Fossella
 Frank (MA)
 Frost
 Furse
 Goodlatte
 Gordon
 Granger
 Green
 Greenwood
 Hall (TX)
 Hastert
 Hastings (FL)
 Hayworth
 Hefley
 Hill
 Hilliard
 Hoekstra
 Holden
 Hooley
 Hyde
 Jackson-Lee
 (TX)
 Jefferson
 John
 Johnson, E. B.
 Johnson, Sam
 Kelly
 Kennelly
 Kilpatrick
 Kim
 Kind (WI)
 King (NY)
 Klink
 Knollenberg
 LaFalce
 LaHood
 Lantons
 Largent
 LaTourette
 Lazio
 Lee
 Levin
 Lewis (CA)
 Lewis (GA)
 Lewis (KY)
 Linder
 Livingston
 LoBiondo
 Lowey
 Maloney (CT)

Sawyer
 Schaffer, Bob
 Schumer
 Scott
 Sensenbrenner
 Serrano
 Sessions
 Shays
 Sherman
 Shimkus
 Stuser
 Slaughter
 Smith (MI)
 Smith (OR)
 Smith, Adam
 Snowbarger
 Solomon
 Spratt
 Stabenow
 Stearns
 Stenholm
 Stokes
 Strickland
 Stump
 Stupak
 Talent
 Tauscher
 Tauzin
 Thompson
 Thornberry
 Thurman
 Tiahrt
 Towns
 Turner
 Velazquez
 Vento
 Visclosky
 Walsh
 Watt (NC)
 Watts (OK)
 Weldon (FL)
 Weldon (PA)
 Wexler
 Weygand
 White
 Wise
 Wynn
 Young (AK)

NOES—193

Ackerman
 Allen
 Arney
 Baker
 Barcia
 Bartlett
 Bentsen
 Bilbray
 Blumenauer
 Boehner
 Bono
 Boucher
 Brown (CA)
 Brown (FL)
 Brown (OH)
 Bryant
 Bunning
 Burr
 Burton
 Buyer
 Callahan
 Capps
 Carson
 Castle
 Clay
 Clayton
 Clyburn
 Cook
 Coyne
 Cunningham
 Davis (FL)
 Davis (IL)
 DeGette
 DeLauro
 DeLay
 Deutsch
 Dickey
 Dingell
 Doggett
 Dooley
 Doyle
 Dreier
 Dunn
 Ehrlich
 Engel
 English
 Eshoo
 Etheridge
 Everett
 Farr
 Fattah
 Fazio
 Foley
 Ford
 Fossella
 Frank (MA)
 Frost
 Furse
 Gekas
 Goodlatte
 Gordon
 Granger
 Green
 Greenwood
 Hall (OH)

Hall (TX)
 Hastings (FL)
 Hayworth
 Hefley
 Hill
 Hilliard
 Hoekstra
 Holden
 Hooley
 Hunter
 Jackson-Lee
 (TX)
 Jefferson
 Johnson, E. B.
 Johnson, Sam
 Jones
 Kelly
 Kennelly
 Kilpatrick
 Kind (WI)
 King (NY)
 Klink
 Knollenberg
 LaFalce
 LaHood
 Lampson
 Lantos
 Largent
 LaTourette
 Lazio
 Lee
 Levin
 Lewis (GA)
 Lewis (KY)
 Linder
 Livingston
 Lowey
 Maloney (CT)
 Manton
 Mascara
 McCarthy (NY)
 Dunn
 McGovern
 McHale
 McKinney
 McNulty
 Meehan
 Meeke (FL)
 Meeke (NY)
 Mink
 Moakley
 Mollohan
 Moran (VA)
 Morella
 Murtha
 Myrick
 Neal
 Neumann
 Ney
 Owens
 Pascrell
 Pastor
 Paul
 Paxon

Payne
 Pitts
 Porter
 Price (NC)
 Rahall
 Ramstad
 Rangel
 Riggs
 Roemer
 Rogan
 Rohrabacher
 Roukema
 Royce
 Ryan
 Salmon
 Sanchez
 Sawyer
 Schaffer, Bob
 Schumer
 Scott
 Sensenbrenner
 Serrano
 Sessions
 Shays
 Sherman
 Shuster
 Smith (MI)
 Smith, Adam
 Snowbarger
 Solomon
 Spratt
 Stabenow
 Stark
 Stearns
 Stenholm
 Stokes
 Strickland
 Stump
 Stupak
 Talent
 Tanner
 Tauscher
 Tauzin
 Taylor (MS)
 Thompson
 Thornberry
 Thurman
 Tiahrt
 Towns
 Turner
 Velazquez
 Vento
 Visclosky
 Walsh
 Watt (NC)
 Watts (OK)
 Weldon (FL)
 Weldon (PA)
 Wexler
 Weygand
 White
 Wise
 Wynn
 Young (AK)

NOT VOTING—10

Bateman
 Christensen
 Forbes
 Gonzalez

Harman
 Hefner
 Radanovich
 Skaggs

Spence
 Yates

So the substitute amendment was agreed to.

44.23 RECORDED VOTE

A recorded vote by electronic device was ordered in the Committee of the Whole on the foregoing amendment, as amended, submitted by Mrs. ROUKEMA.

NOES—204

Ackerman
 Allen
 Arney
 Baker
 Barcia
 Bartlett
 Bilbray
 Blagojevich
 Blumenauer
 Boehner
 Bonilla
 Boucher
 Brown (CA)
 Brown (FL)
 Brown (OH)
 Bryant
 Bunning
 Burr
 Callahan

Deutsch
 Dickey
 Dingell
 Doggett
 Dooley
 Doyle
 Dreier
 Edwards
 Ehrlich
 Engel
 English
 Eshoo
 Etheridge
 Everett
 Farr
 Fattah
 Fazio
 Forbes
 Ford

NOT VOTING—10

Bateman
 Christensen
 Gonzalez
 Harman

Hefner
 Kaptur
 Radanovich
 Skaggs

Spence
 Yates

So the amendment, as amended, was agreed to.

44.25 RECORDED VOTE

A recorded vote by electronic device was ordered in the Committee of the Whole on the following amendment submitted by Mr. KINGSTON:

After section 108 of the Amendment in the Nature of a Substitute, insert the following new section (and conform the table of contents accordingly):

SEC. 109. GAO STUDY OF ECONOMIC IMPACT ON COMMUNITY BANKS AND OTHER SMALL FINANCIAL INSTITUTIONS.

(a) STUDY REQUIRED.—The Comptroller General of the United States shall conduct a study of the projected economic impact that the enactment of this Act will have on financial institutions which have total assets of \$100,000,000 or less.

(b) REPORT TO THE CONGRESS.—The Comptroller General of the United States shall submit a report to the Congress before the end of the 6-month period beginning on the date of the date of the enactment of this Act containing the findings and conclusions of the Comptroller General with regard to the study required under subsection (a) and such recommendations for legislative or administrative action as the Comptroller General may determine to be appropriate.

It was decided in the affirmative Yeas 404 Nays 18 Answered present 1

44.26 [Roll No. 148] AYES—404

- Ackerman, Aderholt, Allen, Andrews, Archer, Arney, Bachus, Baesler, Baker, Baldacci, Ballenger, Barcia, Barr, Barrett (NE), Barrett (WI), Bartlett, Barton, Bass, Becerra, Bentsen, Bereuter, Berman, Berry, Bilbray, Bilirakis, Bishop, Blagojevich, Bliley, Blunt, Boehlert, Boehner, Bonilla, Bono, Borski, Boswell, Boucher, Boyd, Brady, Brown (CA), Brown (FL), Brown (OH), Bryant, Bunning, Burr, Burton, Buyer, Callahan, Calvert, Camp, Campbell, Canady, Cannon, Capps, Cardin, Carson, Castle, Chabot, Chambliss, Chenoweth, Christensen, Clay, Clayton, Clement, Clyburn, Coble, Coburn, Collins, Combust, Condit, Cook, Cooksey, Costello, Cox, Coyne, Cramer, Crane, Crapo, Cubin, Cummings, Cunningham, Danner, Davis (FL), Davis (IL), Davis (VA), Deal, DeGette, Delahunt, DeLauro, DeLay, Deutsch, Diaz-Balart, Dickey, Dicks, Dingell, Dixon, Doggett, Doolittle, Doyle, Dreier, Duncan, Dunn, Edwards, Ehlers, Ehrlich, Emerson, Engel, English, Ensign, Eshoo, Etheridge, Evans, Everett, Ewing, Farr, Fattah, Fawell, Filner, Foley, Forbes, Ford, Fossella, Fowler, Fox, Franks (NJ), Frelinghuysen, Frost, Furse, Gallegly, Ganske, Gejdenson, Gekas, Gephardt, Gibbons, Gilchrest, Gillmor, Gilman, Goode, Goodlatte, Goodling, Gordon, Goss, Graham, Granger, Green, Greenwood, Gutierrez, Gutknecht, Hall (OH), Hall (TX), Hamilton, Hansen, Hastings (FL), Hastings (WA), Hayworth, Hefley, Herger, Hill, Hillery, Hilliard, Hinchey, Hinojosa, Hobson, Hoekstra, Holden, Hooley, Horn, Hostettler, Houghton, Hoyer, Hulshof, Hunter, Hutchinson, Danner, Jefferson, Jenkins, John, Johnson (CT), Johnson (WI), Johnson, E. B., Johnson, Sam, Jones, Kaptur, Kasich, Kelly, Kennedy (MA), Kennedy (RI), Kennelly, Kildee, Kilpatrick, Kim, King (NY), Kingston, Kleczka, Klink, Klug, Knollenberg, Kolbe, Kucinich, LaFalce, Lampson, Lantos, Largent, Latham, LaTourette, Lazio, Leach, Lee, Levin, Lewis (CA), Lewis (GA), Lewis (KY), Linder, Lipinski, Livingston, LoBiondo, Lofgren, Lowey, Lucas, Luther, Maloney (CT), Maloney (NY), Manton, Manzullo, Markey, Martinez, Mascara, Matsui, McCarthy (MO), McCarthy (NY), McCollum, McCrery, McDade, McDermott, McGovern, McHale, McHugh, McInnis, McIntosh, McIntyre, McKeon, McKinney, McNulty, Meehan, Meek (FL), Meeks (NY), Menendez, Metcalf, Mica, Millender, McDonald, Miller (CA), Miller (FL), Minge, Moakley, Mollohan, Moran (KS), Moran (VA), Morella, Murtha, Myrick, Nadler, Neal, Nethercatt, Neumann, Ney, Northup, Norwood, Nussle, Obey, Olver, Ortiz, Owens, Oxley, Packard, Pallone, Pappas, Pascarella, Pastor, Paul, Paxon, Payne, Pease, Pelosi, Peterson (MN), Peterson (PA), Petri, Pickering, Pickett, Pitts, Pombo, Pomeroy, Porter, Portman, Poshard, Price (NC), Pryce (OH), Quinn, Rahall, Ramstad, Rangel, Redmond, Regula, Reyes, Riggs, Riley, Rivers, Rodriguez, Roemer, Rogan, Rogers, Rohrabacher, Ros-Lehtinen, Rothman, Roukema, Roybal-Allard, Royce, Rush, Ryun, Salmon, Sanders, Sandlin, Sanford, Sawyer, Saxton, Scarborough, Schaefer, Dan, Schaffer, Bob, Schumer, Scott, Sensenbrenner, Serrano, Sessions, Shadegg, Shaw, Shays, Sherman, Shimkus, Shuster, Sisisky, Skeen, Skelton, Slaughter, Smith (MI), Smith (NJ), Smith (OR), Smith (TX), Smith, Adam, Smith, Linda, Snowbarger, Snyder, Solomon, Souder, Spence, Spratt, Stabenow, Stearns, Stenholm, Stokes, Strickland, Stump, Stupak, Sununu, Talent, Tanner, Tauscher, Tauzin, Taylor (MS), Taylor (NC), Taylor (NC), Thomas, Thompson, Thornberry, Thune, Thurman, Tiahrt, Tierney, Towns, Traficant, Turner, Upton, Visclosky, Walsh, Wamp, Waters, Watkins, Watt (NC), Watts (OK), Waxman, Weldon (FL), Weldon (PA), Weller, Wexler, Weygand, White, Whitfield, Wicker, Wise, Wolf, Woolsey, Wynn, Young (AK), Young (FL)

- Owens, Oxley, Packard, Pallone, Pappas, Pascarella, Pastor, Paul, Paxon, Payne, Pease, Pelosi, Peterson (MN), Peterson (PA), Petri, Pickering, Pickett, Pitts, Pombo, Pomeroy, Porter, Portman, Poshard, Price (NC), Pryce (OH), Quinn, Rahall, Ramstad, Rangel, Redmond, Regula, Reyes, Riggs, Riley, Rivers, Rodriguez, Roemer, Rogan, Rogers, Rohrabacher, Ros-Lehtinen, Rothman, Roukema, Roybal-Allard, Royce, Rush, Ryun, Salmon, Sanders, Sandlin, Sanford, Sawyer, Saxton, Scarborough, Schaefer, Dan, Schaffer, Bob, Schumer, Scott, Sensenbrenner, Serrano, Sessions, Shadegg, Shaw, Shays, Sherman, Shimkus, Shuster, Sisisky, Skeen, Skelton, Slaughter, Smith (MI), Smith (NJ), Smith (OR), Smith (TX), Smith, Adam, Smith, Linda, Snowbarger, Snyder, Solomon, Souder, Spence, Spratt, Stabenow, Stearns, Stenholm, Stokes, Strickland, Sabo, Sanchez, Stark, Torres, Velazquez, Vento, Kanjorski, Kind (WI), LaHood, Mink, Oberstar, Parker, Harman, Hastert, Hefner, Radanovich, Skaggs, Yates, Bateman, Frank (MA), Gonzalez, Harman, Hastert, Hefner, Radanovich, Skaggs, Yates

NOES—18

- Abercrombie, Blumenauer, Bonior, Conyers, Dooley, Fazio, Lowey, Kind (WI), LaHood, Mink, Oberstar, Parker, Kanjorski, Sanchez, Stark, Torres, Velazquez, Vento

ANSWERED "PRESENT"—1

DeFazio

NOT VOTING—9

- Bateman, Frank (MA), Gonzalez, Harman, Hastert, Hefner, Radanovich, Skaggs, Yates

So the amendment was agreed to.

44.27 RECORDED VOTE

A recorded vote by electronic device was ordered in the Committee of the Whole on the following amendment submitted by Mrs. ROUKEMA:

After subtitle H of title I, insert the following new subtitle (and redesignate the subsequent subtitle and conform the table of contents accordingly):

Subtitle I—Deposit Insurance Funds

SEC. 186. STUDY OF SAFETY AND SOUNDNESS OF FUNDS.

(a) STUDY REQUIRED.—The Board of Directors of the Federal Deposit Insurance Corporation shall conduct a study of the following issues with regard to the Bank Insurance Fund and the Savings Association Insurance Fund:

(1) The safety and soundness of the funds and the adequacy of the reserve requirements applicable to the funds in light of—

(A) the size of the insured depository institutions which are resulting from mergers and consolidations since the effective date of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994; and

(B) the affiliation of insured depository institutions with other financial institutions pursuant to this Act and the amendments made by this Act.

(2) The concentration levels of the funds, taking into account the number of members

of each fund and the geographic distribution of such members, and the extent to which either fund is exposed to higher risks due to a regional concentration of members or an insufficient membership base relative to the size of member institutions.

(3) Issues relating to the planned merger of the funds, including the cost of merging the funds and the manner in which such costs will be distributed among the members of the respective funds.

(b) REPORT REQUIRED.—

(1) IN GENERAL.—Before the end of the 9-month period beginning on the date of the enactment of this Act, the Board of Directors of the Federal Deposit Insurance Corporation shall submit a report to the Congress on the study conducted pursuant to subsection (a).

(2) CONTENTS OF REPORT.—The report shall include—

(A) a detailed findings of the Board of Directors with regard to the issues described in subsection (a);

(B) a description of the plans developed by the Board of Directors for merging the Bank Insurance Fund and the Savings Association Insurance Fund, including an estimate of the amount of the cost of such merger which would be borne by Savings Association Insurance Fund members; and

(C) such recommendations for legislative and administrative action as the Board of Directors determines to be necessary or appropriate to preserve the safety and soundness of the deposit insurance funds, reduce the risks to such funds, provide for an efficient merger of such funds, and for other purposes.

(c) DEFINITIONS.—For purposes of this section, the following definitions shall apply:

(1) INSURED DEPOSITORY INSTITUTION.—The term "insured depository institution" has the meaning given to such term in section 3(c) of the Federal Deposit Insurance Act.

(2) BIF AND SAIF MEMBERS.—The terms "Bank Insurance Fund member" and "Savings Association Insurance Fund member" have the meaning given to such terms in section 7(l) of the Federal Deposit Insurance Act.

It was decided in the affirmative Yeas 406 Nays 13

44.28 [Roll No. 149] AYES—406

- Abercrombie, Ackerman, Aderholt, Allen, Andrews, Archer, Bachus, Baesler, Baker, Baldacci, Ballenger, Barcia, Barr, Barrett (NE), Barrett (WI), Bartlett, Barton, Becerra, Bentsen, Bereuter, Berman, Berry, Bilbray, Bilirakis, Bishop, Blagojevich, Bliley, Blumenauer, Blunt, Boehlert, Boehner, Bonilla, Bonior, Bono, Borski, Boswell, Boucher, Boyd, Brady, Brown (CA), Brown (FL), Brown (OH), Bryant, Bunning, Burr, Burton, Buyer, Callahan, Calvert, Camp, Campbell, Canady, Cannon, Capps, Cardin, Carson, Castle, Chabot, Chambliss, Chenoweth, Christensen, Clay, Clayton, Clement, Clyburn, Coble, Coburn, Collins, Combust, Condit, Cook, Cooksey, Costello, Cox, Coyne, Cramer, Crane, Cramer, Crane, Cubin, Cummings, Cunningham, Danner, Davis (FL), Davis (IL), Davis (VA), Deal, DeGette, DeLahunt, DeLauro, DeLay, Deutsch, Diaz-Balart, Dicks, Dingell, Dixon, Doggett, Dooley, Doolittle, Doyle, Dreier, Duncan, Dunn, Edwards, Ehlers, Ehrlich, Cook, Cooksey, Costello, Cox, Coyne, Cramer, Crane, Cramer, Crane, Cubin, Cummings, Cunningham, Danner, Davis (FL), Davis (IL), Davis (VA), Deal, DeGette, DeLahunt, DeLauro, DeLay, Deutsch, Diaz-Balart, Dicks, Dingell, Dixon, Doggett, Dooley, Doolittle, Doyle, Dreier, Duncan, Dunn, Edwards, Ehlers, Ehrlich