

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

44.26 [Roll No. 148]  
 AYES—404

- Ackerman Dicks Johnson, Sam
- Aderholt Dingell Jones
- Allen Dixon Kaptur
- Andrews Doggett Kasich
- Archer Doolittle Kelly
- Armey Doyle Kennedy (MA)
- Bachus Dreier Kennedy (RI)
- Baesler Duncan Kennelly
- Baker Dunn Kildee
- Baldacci Edwards Kilpatrick
- Ballenger Ehlers Kim
- Barcia Ehrlich King (NY)
- Barr Emerson Kingston
- Barrett (NE) Engel Kleczka
- Barrett (WI) English Klink
- Bartlett Ensign Klug
- Barton Eshoo Knollenberg
- Bass Etheridge Kolbe
- Becerra Evans Kucinich
- Bentsen Everett LaFalce
- Bereuter Ewing Lampson
- Berman Farr Lantos
- Berry Fattah Largent
- Bilbray Fawell Latham
- Bilirakis Filner LaTourette
- Bishop Foley Lazio
- Blagojevich Forbes Leach
- Bliley Ford Lee
- Blunt Fossella Levin
- Boehlert Fowler Lewis (CA)
- Boehner Fox Lewis (GA)
- Bonilla Franks (NJ) Lewis (KY)
- Bono Frelinghuysen Linder
- Borski Frost Lipinski
- Boswell Furse Livingston
- Boucher Gallegly LoBiondo
- Boyd Ganske Lofgren
- Brady Gejdenson Lowey
- Brown (CA) Gekas Lucas
- Brown (FL) Gephardt Luther
- Brown (OH) Gibbons Maloney (CT)
- Bryant Gilchrest Maloney (NY)
- Bunning Gillmor Manton
- Burr Gilman Manzullo
- Burton Goode Markey
- Buyer Goodlatte Martinez
- Callahan Goodling Mascara
- Calvert Gordon Matsui
- Camp Goss McCarthy (MO)
- Campbell Graham McCarthy (NY)
- Canady Granger McCollum
- Cannon Green McCrery
- Capps Greenwood McDade
- Cardin Gutierrez McDermott
- Carson Gutknecht McGovern
- Castle Hall (OH) McHale
- Chabot Hall (TX) McHugh
- Chambliss Hamilton McInnis
- Chenoweth Hansen McIntosh
- Christensen Hastings (FL) McIntyre
- Clay Hastings (WA) McKeon
- Clayton Hayworth McKinney
- Clement Hefley McNulty
- Clyburn Herger Meehan
- Coble Hill Meek (FL)
- Coburn Hillery Meeks (NY)
- Collins Hilliard Menendez
- Combest Hinchey Metcalf
- Condit Hinojosa Mica
- Cook Hobson Millender-
- Cooksey Hoekstra McDonald
- Costello Holden Miller (CA)
- Cox Hooley Miller (FL)
- Coyne Horn Minge
- Cramer Hostettler Moakley
- Crane Houghton Mollohan
- Crapo Hoyer Moran (KS)
- Cubin Hulshof Moran (VA)
- Cummings Hunter Morella
- Cunningham Hutchinson Murtha
- Danner Hyde Myrick
- Davis (FL) Inglis Nadler
- Davis (IL) Istook Neal
- Davis (VA) Jackson (IL) Nethercatt
- Deal Jackson-Lee Neumann
- DeGette (TX) Ney
- Delahunt Jefferson Northup
- DeLauro Jenkins Norwood
- DeLay John Nussle
- Deutsch Johnson (CT) Obey
- Diaz-Balart Johnson (WI) Olver
- Dickey Johnson, E. B. Ortiz

- Owens Royce
- Oxley Rush
- Packard Ryun
- Pallone Salmon
- Pappas Sanders
- Pascrell Sandlin
- Pastor Sanford
- Paul Sawyer
- Paxon Saxton
- Payne Scarborough
- Pease Schaefer, Dan
- Pelosi Schaffer, Bob
- Peterson (MN) Schumer
- Peterson (PA) Scott
- Petri Sensenbrenner
- Pickering Serrano
- Pickett Sessions
- Pitts Shadegg
- Polbo Shaw
- Pomeroy Shays
- Porter Sherman
- Portman Shimkus
- Poshard Shuster
- Price (NC) Sisisky
- Pryce (OH) Skeen
- Quinn Skelton
- Rahall Slaughtier
- Ramstad Smith (MI)
- Rangel Smith (NJ)
- Redmond Smith (OR)
- Regula Smith (TX)
- Reyes Smith, Adam
- Riggs Smith, Linda
- Riley Snowbarger
- Rivers Snyder
- Rodriguez Solomon
- Roemer Souder
- Rogan Spence
- Rogers Spratt
- Rohrabacher Stabenow
- Ros-Lehtinen Stearns
- Rothman Stenholm
- Roukema Stokes
- Roybal-Allard Strickland

NOES—18

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

ANSWERED "PRESENT"—1

DeFazio

NOT VOTING—9

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