Page 20, after line 21, insert the following (and redesignate subsequent subsections and conform cross-references accordingly):

1 (e) Community Financial Institutions Report.—Not later than 2 years after the date of the enactment of this Act, the Comptroller General of the United States shall study and report to Congress on the effects of the implementation of this section and the amendments made by this section on insured depository institutions with less than $10,000,000,000 in total assets, and the communities they serve, along with any regulatory or legislative recommendations to advance the purposes of this section.