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**CBO Estimate of the Statutory Pay-As-You-Go Effects for H.R. 6398, a bill to require the Federal Deposit Insurance Corporation to fully insure Interest on Lawyers Trust Accounts, as amended (version MWB\_167, November 30, 2010, 11:01 a.m.)**

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November 30, 2010

	By Fiscal Year, in Millions of Dollars											2011 -	2011 -
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2015	2020	
<b>NET INCREASE OR DECREASE (-) IN THE DEFICIT</b>													
<b>Statutory Pay-As-You-Go Impact</b>	12	10	1	-3	-5	-6	-8	-3	0	0	15	-2	

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Source: Congressional Budget Office.

H.R. 6398 would amend existing law to extend federal deposit insurance to amounts held in certain interest-bearing accounts through December 31, 2012. CBO estimates that enacting this legislation would increase the cost of resolving failed institutions over the next few years but such costs would be offset by higher insurance premiums by 2020.

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