

114TH CONGRESS  
1ST SESSION

# H. R. 2987

To amend the Financial Stability Act of 2010 to clarify the treatment of certain debt and equity instruments of smaller institutions for purposes of capital requirements, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JULY 8, 2015

Mr. MEEKS (for himself, Mr. KING of New York, Mrs. CAROLYN B. MALONEY of New York, and Mr. LUETKEMEYER) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Financial Stability Act of 2010 to clarify the treatment of certain debt and equity instruments of smaller institutions for purposes of capital requirements, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Community Bank Cap-  
5 ital Clarification Act”.

1 **SEC. 2. CLARIFICATION FOR INSTRUMENTS OF OTHER DE-**  
2 **POSITORY INSTITUTION HOLDING COMPA-**  
3 **NIES.**

4 Section 171(b)(4)(C) of the Financial Stability Act  
5 of 2010 (12 U.S.C. 5371(b)(4)(C)) is amended by adding  
6 at the end the following: “A depository institution holding  
7 company with total consolidated assets of less than  
8 \$15,000,000,000 at the end of a quarterly financial re-  
9 porting period after December 31, 2009, shall be treated  
10 as if the company had total consolidated assets of less  
11 than \$15,000,000,000 as of December 31, 2009, for so  
12 long as such company has total consolidated assets of less  
13 than \$15,000,000,000.”.

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