

HR 1221

Basel III Capital Impact Study Act

Congress: 113 (2013–2015, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 15, 2013

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Mar 15, 2013)

Official Text: <https://www.congress.gov/bill/113th-congress/house-bill/1221>

Sponsor

Name: Rep. Fincher, Stephen Lee [R-TN-8]

Party: Republican • **State:** TN • **Chamber:** House

Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Graves, Sam [R-MO-6]	R · MO		May 6, 2013
Rep. Rahall, Nick J., II [D-WV-3]	D · WV		May 6, 2013
Rep. Graves, Tom [R-GA-14]	R · GA		May 7, 2013
Rep. Stivers, Steve [R-OH-15]	R · OH		Jun 4, 2013

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 15, 2013

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
113 S 737	Related bill	Apr 16, 2013: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Basel III Capital Impact Study Act - Directs the federal banking agencies (the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation [FDIC]), prior to issuing any final rule amending the agencies' general risk-based capital requirements for determining risk-weighted assets and minimum regulatory capital ratios as proposed in certain June 2012 notices of proposed rule making, to study and report regarding the impact of the approaches on the minimum regulatory capital requirements of insured depository institutions and insured depository institution holding companies.

Requires the banking agencies to separately identify provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) that affect capital quality, capital levels, asset quality, and the risk management activities of insured depository institutions and insured depository holding companies and take into consideration the impact of such provisions. Specifies Dodd-Frank provisions to be included.

Permits the banking agencies to solicit participation in the study from insured depository institutions and insured depository institution holding companies on a voluntary basis.

Amends the International Lending Supervision Act of 1983 to revise capital adequacy requirements by directing the banking agencies to seek to ensure that any differences in rules implementing the capital standards do not: (1) give competitive advantages to any class or group of institutions unless otherwise required by federal law, or (2) undermine Dodd-Frank requirements for enhanced supervision and prudential standards.

Actions Timeline

- **Mar 15, 2013:** Introduced in House
- **Mar 15, 2013:** Sponsor introductory remarks on measure. (CR E310)
- **Mar 15, 2013:** Referred to the House Committee on Financial Services.