

HR 4532

To amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to specify when bank holding companies may be subject to certain enhanced supervision.

Congress: 113 (2013–2015, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Apr 30, 2014

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

Latest Action: Referred to the House Committee on Financial Services. (Apr 30, 2014)

Official Text: <https://www.congress.gov/bill/113th-congress/house-bill/4532>

Sponsor

Name: Rep. Beatty, Joyce [D-OH-3]

Party: Democratic • **State:** OH • **Chamber:** House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Stivers, Steve [R-OH-15]	R · OH		Apr 30, 2014

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 30, 2014

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
113 HR 4060	Related bill	Feb 14, 2014: Referred to the House Committee on Financial Services.

Amends the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) to authorize the Financial Stability Oversight Council to determine that a bank holding company shall be subject to enhanced supervision and prudential standards by the Board of Governors of the Federal Reserve System, if the Council makes a final determination that material financial distress at the bank holding company, or the nature, scope, size, scale, concentration, interconnectedness, or mix of its activities could threaten the financial stability of the United States.

Subjects bank holding companies with total consolidated assets of \$250 billion or more to such enhanced supervision and prudential standards.

Directs the Council to: (1) review each bank holding company with total consolidated assets of between \$50 billion and \$250 billion in order to determine whether to subject such company to such enhanced Board supervision and prudential standards; and (2) re-review within 36 months any company not subjected to enhanced Board supervision and prudential standards, or sooner if its activities have significantly changed and it might pose a threat to U.S. financial stability.

Expresses the sense of Congress that: (1) consolidated asset size is only one of many factors to be considered in determining systemic risk; and (2) specified processes identified in Dodd-Frank (as modified by this Act) represent a more accurate indicator of systemic risk.

Actions Timeline

- **Apr 30, 2014:** Introduced in House
- **Apr 30, 2014:** Referred to the House Committee on Financial Services.