

## HR 2769

Risk-Based Capital Study Act of 2015

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jun 15, 2015

**Current Status:** Placed on the Union Calendar, Calendar No. 679.

**Latest Action:** Placed on the Union Calendar, Calendar No. 679. (Dec 12, 2016)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/2769>

### Sponsor

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

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

### Cosponsors (16 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Heck, Denny [D-WA-10]	D · WA		Jun 15, 2015
Rep. Posey, Bill [R-FL-8]	R · FL		Jun 15, 2015
Rep. Hill, J. French [R-AR-2]	R · AR		Jul 8, 2015
Rep. Barr, Andy [R-KY-6]	R · KY		Jul 13, 2015
Rep. Ross, Dennis A. [R-FL-15]	R · FL		Jul 21, 2015
Rep. Brooks, Mo [R-AL-5]	R · AL		Jul 22, 2015
Rep. Murphy, Patrick [D-FL-18]	D · FL		Jul 23, 2015
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Jul 27, 2015
Rep. Roby, Martha [R-AL-2]	R · AL		Jul 28, 2015
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Sep 8, 2015
Rep. Rothfus, Keith J. [R-PA-12]	R · PA		Sep 16, 2015
Rep. Byrne, Bradley [R-AL-1]	R · AL		Sep 24, 2015
Rep. Collins, Chris [R-NY-27]	R · NY		Sep 28, 2015
Rep. King, Peter T. [R-NY-2]	R · NY		Oct 5, 2015
Rep. Garamendi, John [D-CA-3]	D · CA		Oct 9, 2015
Rep. Jenkins, Lynn [R-KS-2]	R · KS		Oct 20, 2015

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Dec 12, 2016

### Subjects & Policy Tags

**Policy Area:**

Finance and Financial Sector

## Related Bills

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*No related bills are listed.*

## Summary (as of Dec 12, 2016)

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(This measure has not been amended since it was introduced. The summary has been expanded because action occurred on the measure.)

### Risk-Based Capital Study Act of 2015

(Sec. 2) This bill directs the National Credit Union Administration (NCUA) to study the appropriate capital requirements for federal credit unions and state credit unions, including:

- whether the NCUA has the clear legal authority to prescribe separate risk-based capital thresholds for both "adequately capitalized" and "well capitalized" credit unions;
- a discussion of the differences between credit unions and other types of depository institutions and reasons why they should have similar or different risk-weights for their capital requirements;
- a discussion of the rationale behind the risk-weights assigned in the proposed NCUA rule "Risk-Based Capital"; and
- an analysis of the impact the proposed rule would have upon excess capital above the minimum level for a credit union to be "well capitalized" (a credit union's "capital cushion"), including the potential impact upon credit union lending and credit union examinations.

A credit union may not be required to provide information regarding the capital standards sought in the NCUA study, but may provide it voluntarily.

(Sec. 3) The NCUA may not issue or implement any final rule or regulation governing risk-based capital (including the proposed rule) earlier than 120 days after it reports to Congress on the study.

## Actions Timeline

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- **Dec 12, 2016:** Reported by the Committee on Financial Services. H. Rept. 114-869.
- **Dec 12, 2016:** Placed on the Union Calendar, Calendar No. 679.
- **Sep 30, 2015:** Committee Consideration and Mark-up Session Held.
- **Sep 30, 2015:** Ordered to be Reported by the Yeas and Nays: 50 - 9.
- **Jun 15, 2015:** Introduced in House
- **Jun 15, 2015:** Sponsor introductory remarks on measure. (CR E894)
- **Jun 15, 2015:** Referred to the House Committee on Financial Services.