

**AMENDMENT TO H.R. 4173
(FINANCIAL REGULATORY REFORM)**

OFFERED BY MR. KANJORSKI OF PENNSYLVANIA

[Page and line nos. refer to text of introduced bill as posted on Rules Committee website]

Page 252, after line 6, insert the following:

1 (3) Section 4(j) of the Bank Holding Company Act of 1956 (12 U.S.C. 1843(j)) is
2 amended by adding the following and renumbering subsequent paragraphs

3 “(5) FINANCIAL STABILITY.—

4 “(A) IN GENERAL. – In every case, the Board shall take into consideration the extent to
5 which the proposed acquisition, merger, or consolidation may pose risk to the stability of the
6 United States financial system or the economy of the United States, including the resulting
7 scope, nature, size, scale, concentration, or interconnectedness of activities that are financial in
8 nature.

9 “(B) STANDARDS FOR APPROVAL. – The Board may in its sole discretion disapprove any
10 acquisition, merger, or consolidation of, or by, a financial holding company subject to stricter
11 standards if the Board determines that the resulting concentration of liabilities on a consolidated
12 basis is likely to pose a great threat to financial stability during times of severe economic
13 distress.