

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 3556
OFFERED BY MS. WATERS OF CALIFORNIA**

In title III, add at the end the following:

1 **SEC. 302. ENHANCED SUPERVISION AND PRUDENTIAL**
2 **STANDARDS FOR BANKS WITH NO BANK**
3 **HOLDING COMPANY.**

4 Section 165 of the Financial Stability Act of 2010
5 (12 U.S.C. 5365) is amended by adding at the end the
6 following:

7 “(1) APPLICATION TO BANKS WITH NO BANK HOLD-
8 ING COMPANY.—The provisions of this section shall apply
9 to a bank that does not have a bank holding company to
10 the same extent as such provisions apply to a bank holding
11 company with the same amount of total consolidated as-
12 sets as the bank.”.

