

**AMENDMENT TO COMMITTEE PRINT**

**OFFERED BY MS. BEAN OF ILLINOIS**  
*and Mr. Foster of Illinois*

Page 142, after line 9, insert the following new section:

1 **SEC. 1252. REQUIREMENT FOR COUNTERCYCLICAL CAP-**  
2 **ITAL REQUIREMENTS.**

3 Section 908(a) of the International Lending Super-  
4 vision Act of 1983 (12 U.S.C. 3907(a)) is amended by  
5 adding at the end the following new paragraph:

6 “(3) Each appropriate Federal banking agency  
7 shall, in establishing capital requirements under this  
8 Act or other provisions of federal law for banking in-  
9 stitutions, seek to make such requirements counter-  
10 cyclical so that the amount of capital required to be  
11 maintained by a banking institution increases in  
12 times of economic expansion and may decrease in  
13 times of economic contraction, consistent with the  
14 safety and soundness of the institution.”.

