

**AMENDMENT TO H.R. 1315**  
**OFFERED BY MR. MILLER OF NORTH CAROLINA**

Add at the end the following new section:

1 **SEC. 4. TREATMENT OF COMMENTS THAT SUGGEST SAFETY**  
2 **AND SOUNDNESS PROBLEMS.**

3 Section 1022 of the Dodd-Frank Wall Street Reform  
4 and Consumer Protection Act is amended by adding at  
5 the end the following new subsection:

6 “(e) TREATMENT OF COMMENTS THAT SUGGEST  
7 SAFETY AND SOUNDNESS PROBLEMS.—Any time an in-  
8 sured depository institution submits a comment to the Bu-  
9 reau on a proposed rule of the Bureau, where such com-  
10 ment states that the proposed rule would negatively affect  
11 the safety and soundness of the institution, the insured  
12 depository institution shall—

13 “(1) provide the appropriate Federal banking  
14 agency of the institution with a report stating how  
15 the institution expects the proposed rule to affect  
16 the safety and soundness of the institution; and

17 “(2) where the institution has identified such  
18 proposed rule as affecting specific financial products  
19 or services offered by the institution, provide the ap-  
20 propriate Federal banking agency of the institution

1 with a report detailing the profitability of such prod-  
2 ucts or services and how the institution expects the  
3 proposed rule to affect such profitability.”.

