

**AMENDMENT TO H.R. 5297**

**OFFERED BY MR. FRANK OF MASSACHUSETTS**

Page 4, line 4, strike “Investment program” and insert “Initiative”.

Page 5, line 10, strike “assets of equal to or less” and insert “consolidated assets of more”.

Page 5, strike line 12 and all that follows through page 6, line 7, and insert the following:

1           (B) any bank holding company which has  
2           total assets of equal to or less than  
3           \$10,000,000,000; and

4           (C) any savings and loan holding company  
5           which has total assets of equal to or less than  
6           \$10,000,000,000.

Page 7, strike line 1 through line 17 and insert the following:

7           (15) SMALL BUSINESS LENDING.—

8           (A) IN GENERAL.—The term “small busi-  
9           ness lending” means small business lending, as  
10          defined by and reported in an eligible institu-

1           tion’s quarterly call report, of the following  
2           types:

3                   (i) Commercial and industrial loans  
4                   plus.

5                   (ii) Owner-occupied nonfarm, nonresi-  
6                   dential real estate loans.

7                   (iii) Loans to finance agricultural pro-  
8                   duction and other loans to farmers.

9                   (iv) Loans secured by farmland.

10           (B) TREATMENT OF HOLDING COMPA-  
11           NIES.—In the case of eligible institutions that  
12           are bank holding companies or savings and loan  
13           holding companies having one or more insured  
14           depository institution subsidiaries, small busi-  
15           ness lending shall be measured based on the  
16           combined small business lending reported in the  
17           call report of the insured depository institution  
18           subsidiaries.

Page 8, line 24, after “(A)” insert the following:

“INSTITUTIONS WITH ASSETS OF \$1,000,000,000 OR  
LESS.—”.

Page 9, line 9, after “(B)” insert the following: “IN-

STITUTIONS WITH ASSETS OF MORE THAN \$1,000,000,000  
AND LESS THAN \$10,000,000,000.—”.

Page 9, line 19, after “(C)” insert the following:  
“TREATMENT OF HOLDING COMPANIES.—”.

Page 10, line 7, after “(D)” insert the following:  
“TREATMENT OF APPLICANTS THAT ARE INSTITUTIONS  
CONTROLLED BY HOLDING COMPANIES.—”.

Page 10, beginning on line 11, strike “Small Business Lending”.

Page 11, line 1, after “(E)” insert the following:  
“REQUIREMENT TO PROVIDE A SMALL BUSINESS LENDING PLAN.—”.

Page 12, line 1, after “(A)” insert the following:  
“REQUIREMENTS ON PREFERRED STOCK AND OTHER FINANCIAL INSTRUMENTS.—”.

Page 12, line 12, after “Changes in” insert the following: “the amount of”.

Page 13, line 12, after “change in” insert the following: “the amount of”.

Page 13, line 14, after “if” insert the following: “the amount of”.

Page 13, line 18, after “if” insert the following: “the amount of”.

Page 13, line 23, after “if” insert the following: “the amount of”.

Page 14, line 3, after “if” insert the following: “the amount of”.

Page 14, line 8, after “if” insert the following: “the amount of”.

Page 14, line 12, after “(B)” insert the following: “BASIS OF INITIAL RATE.—”.

Page 14, line 16, after “(C)” insert the following: “TIMING OF RATE ADJUSTMENTS.—”.

Page 14, line 24, after “(D)” insert the following: “RATE FOLLOWING INITIAL 2-YEAR PERIOD.—”.

Page 15, line 4, after “where” insert the following: “the amount of small business”.

Page 15, line 11, after “(E)” insert the following: “RATE FOLLOWING INITIAL 5-YEAR PERIOD.—”.

Page 15, line 18, after “(F)” insert the following: “LIMITATION ON RATE REDUCTIONS WITH RESPECT TO CERTAIN AMOUNTS.—”.

Page 15, line 21, strike “an amount” and insert “a dollar amount”.

Page 15, line 23, strike “the increase in” and insert the following: “the dollar amount increase in the amount of small business”.

Page 16, line 3, after “(G)” insert the following: “RATE ADJUSTMENTS FOR S CORPORATIONS.—”.

Page 17, line 9, strike “Small Business Lending”.

Page 18, line 2, strike “or”.

Page 18, line 3, after “dealer” insert the following: “, asset manager, or investment adviser”.

