

What are you?

Banking Entity

Over \$50b in TCA:

Systemically important
15-to-1 maximum leverage

Under \$15b in TCA:

Not subject to hybrid prohibition

Over \$10b in TCA:

Risk committee
Internal stress tests

All Banks

- Regulatory capital requirements
- 23A/B restrictions
- Enhanced supervision and enforcement
- Volcker Rule provisions
- Lincoln (push-out) provisions

Nonbank Financial Company

Supervised

Subject to capital and other requirements
Impacted by Volcker Rule
Intermediate holding company
requirement?

Not Supervised

Not subject to the more onerous
restrictions associated with Dodd-Frank

All Nonbank Financial Companies

- Subject to Consumer Financial
Protection Bureau oversight
- May be subject to supervision by the
SEC or CFTC (depending on entity)
- Financial entity?

All

Subject to:

- Securitization restrictions
- Derivatives (unless a commercial
end user) requirements
- Mortgage provisions
- Corporate governance and
executive compensation provisions

Systemically Important (Bank and Nonbank) Entities

- Credit exposure limits
- Living wills
- Capital requirements
- Limitations on acquisitions