

Appendix A

White Paper Summary				
Supervision of Regulation of Financial Firms	Regulation of Financial Markets	Consumer and Investor Protection	Resolution Authority (a/k/a TBTF)	International Standards
<ul style="list-style-type: none"> <li>• Financial Services Oversight Council</li> <li>• Identifying Tier 1 FHCs</li> <li>• Expanding BHC status</li> <li>• Stronger capital standards</li> <li>• National Bank Supervisor</li> <li>• Regulation of “non-banks” or “shadow banking system”</li> <li>• Office of National Insurance</li> <li>• Elimination of thrift charter</li> <li>• Assessment of the role of GSEs</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced regulation of participants in the securitization market</li> <li>• Oversight and regulation of NRSROs</li> <li>• Regulation of OTC derivatives and OTC derivatives dealers</li> <li>• Harmonizing futures and securities regulation</li> <li>• Fed oversight of payment, clearing &amp; settlement systems</li> </ul>	<ul style="list-style-type: none"> <li>• Consumer Financial Protection Agency</li> <li>• Financial Consumer Coordinating Council</li> <li>• Transparency, fairness, accountability, access, and appropriateness of consumer and investor products</li> <li>• “Plain vanilla” products</li> </ul>	<ul style="list-style-type: none"> <li>• Addressing Too Big To Fail problem</li> <li>• Resolution authority for Tier 1 FHCs</li> <li>• FDIC or SEC as conservator or receiver</li> <li>• Fed to obtain Treasury approval for SEC 13(3) lending</li> </ul>	<ul style="list-style-type: none"> <li>• Support for G-20 initiatives</li> <li>• Foreign firms to be tested for FHC status</li> </ul>