

# Final Rules & Other Milestones

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Rule   Description	Topic	DFA Reference
8/13/2010	8/13/2010	<b>FDIC</b>	Increase in standard maximum deposit insurance amount (SMDIA).	Deposit Insurance Reform	Sec. 335
9/2/2010	9/2/2010	<b>NCUA</b>	Increase standard maximum share insurance amount (SMSIA) applicable to credit union accounts.	Deposit Insurance Reform	Sec. 335
9/10/2010	10/18/2010	<b>CFTC</b>	New regulations establishing standards for off-exchange retail foreign exchange transactions and intermediaries.	Derivatives Markets and Product	Sec. 742
9/16/2010	11/15/2010	<b>SEC</b>	Facilitating Shareholder Director Nominations.	Corporate Governance	
9/20/2010	7/21/2011	<b>CFPB</b>	Designated transfer date for transfer of functions to the Bureau of Consumer Financial Protection.	Agency Administration	Sec. 1062
9/21/2010	9/21/2010	<b>SEC</b>	Final rule provides that any accounting firm preparing an audit report for an issuer that is a non-accelerated filer will not be required to attest to, and report on, the internal control assessment made by the issuer's management.	Corporate Governance	Sec. 989G
9/21/2010	9/21/2010	<b>SEC</b>	Rescission of Rules Pertaining to the Payment of Bounties for Information Leading to the Recovery of Civil Penalties for Insider Trading.	Enforcement & Remedies; Whistleblowers	
9/24/2010	4/1/2011	<b>FRB</b>	Truth in Lending final rule to protect consumers in the mortgage market from unfair lending practices that can arise from certain loan originator compensation practices.	Mortgage Reform	Sec. 1403
9/24/2010	10/25/2010	<b>NCUA</b>	Short-Term, Small Amount Loans.	Banking	
9/30/2010	9/30/2010	<b>FDIC</b>	Treatment by the Federal Deposit Insurance Corporation as Conservator or Receiver of Financial Assets, etc.	Banking; Asset-Backed Securities	
10/2010	N/A	<b>SEC</b>	Annual Report on Whistleblower Program.	Whistleblowers	Sec. 922
10/1/2010	10/1/2010	<b>SEC</b>	Commission guidance regarding auditing, attestation, and related professional practice standards for brokers and dealers.	Corporate Governance	
10/4/2010	10/4/2010	<b>SEC</b>	Removal from regulation FD of the exemption for disclosures made to credit rating agencies for the purpose of determining a credit rating.	Securitization	Sec. 939B
10/12/2010	10/12/2010	<b>SEC</b>	Delegation of Authority to the Director of the Division of Trading and Markets.	Agency Administration; SROs	
10/20/2010	1/18/2011, 10/20/2011	<b>NCUA</b>	Corporate Credit Unions.	Banking; Capital Requirements	
11/15/2010	12/31/2010	<b>FDIC</b>	Final rule on deposit insurance coverage for noninterest bearing transaction accounts.	Deposit Insurance Reform	
11/26/2010	11/26/2010	<b>SEC</b>	Extension of expiration dates of temporary exemptions for eligible credit default swaps.	Derivatives Markets and Products	
12/1/2010	12/29/2010	<b>FTC</b>	Mortgage Assistance Relief Services.	Mortgage Reform; Consumer Protection	
12/20/2010	1/1/2011	<b>FDIC</b>	Designated reserve ratio for the Deposit Insurance Fund.	Deposit Insurance Reform	

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12/21/2010	N/A	SEC	Report and Certification of Internal Supervisory Controls	Agency Administration	Sec. 961
12/22/2010	12/31/2010	SEC	Extension of Filing Accommodation for Static Pool Information in Filings With Respect to Asset-Backed Securities.	Asset-Backed Securities	
12/28/2010	1/27/2011	FHFA	Minority and Women Inclusion.	Agency Administration	
1/18/2011	1/18/2011	SEC	Delegation of Authority to the Chief Accountant.	Agency Administration	
1/24/2011	1/24/2011	SEC	Final rule for the handling of proposed rule changes submitted by self-regulatory organizations (SROs).	Derivatives Markets and Products	
1/25/2011	3/28/2011	SEC	Final rule requiring issuers of asset-backed securities to review the assets underlying each ABS and to disclose the nature of the review and findings.	Securitization	
1/26/2011	3/28/2011	SEC	Final rule on representations and warranties in asset-backed securities offerings.	Investor Protection; Securitization	
1/27/2011	1/27/2011	FDIC	Final rule amending deposit insurance regulations to allow unlimited coverage for IOLTAs.	Deposit Insurance Reform	
1/28/2011	2/28/2011	FSA	Farm Loan Programs.	Banking; Agriculture	
2/2/2011	4/4/2011	SEC	Shareholder approval of executive compensation and golden parachutes.	Executive Compensation	Sec. 721, 723, 733, 735;
2/14/2011	4/1/2011	FRB	Final rule on conformance period for prohibited proprietary trading, private equity fund or hedge fund.	Proprietary Trading by Bank	
2/25/2011	4/1/2011	FDIC	Final rules regarding the assessment base and rates, large institutions assessment system, and deposit insurance fund dividends.	Deposit Insurance Reform	Sec. 331, 332, 334
3/2/2011	4/1/2011	FRB	Final rule providing a separate, higher threshold for determining coverage of the escrow requirement applicable to higher-priced mortgage loans under Regulation Z, Truth in Lending.	Mortgage Reform	Sec. 1461
4/4/2011	7/21/2011	FRB	Final rule amending Regulation M to exempt certain consumer credit transactions in which the amount financed exceeds \$50,000.	Consumer Credit	Sec. 1062, 1100H
3/4/2011	4/4/2011	HUD	Emergency Homeowners Loan Program.	Mortgage Reform; Insurance	
4/4/2011	5/4/2011	FHFA	Federal Home Loan Bank Liabilities.	Banking; Mortgage Reform; Credit Ratings	
4/4/2011	7/21/2011	FRB	Final rule amending Regulation Z to exempt certain consumer credit transactions in which the amount financed exceeds \$50,000.	Mortgage Reform	Sec. 1062, 1100H
4/27/2011	6/15/2011	FCA	Federal Agricultural Mortgage Corporation Governance and Federal Agricultural Mortgage Corporation Funding and Fiscal Affairs; Risk-Based Capital Requirements.	Agriculture; Capital Requirements; Credit Ratings	
5/4/2011	4/28/2011	FDIC	<i>Establishment of the FDIC Systemic Resolution Advisory Committee.</i>	Systemically Important Financial Institutions	Sec. 201 et seq.

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5/16/2011	5/16/2011	SEC	Order directing funding for the Governmental Accounting Standards Board (GASB).	Derivatives Markets and Products	Sec. 978
5/20/2011	6/20/2011	FHFA	<i>Federal Home Loan Bank Investments.</i>	Credit Ratings; Mortgage Reform	
5/25/2011	6/24/2011	NCUA	Final rule revising Part 745; Share Insurance and Appendix.	Deposit Insurance Reform	Sec. 343
6/13/2011	8/12/2011	SEC	Final rule implementing whistleblower incentives and protection provisions.	Investor Protection	Sec. 922
6/14/2011	7/16/2011	SEC	Final rule on beneficial ownership reporting requirements and security-based swaps.	Derivatives Markets and Products	Sec. 766
6/20/2011	1/1/2012	FRB	Final rule increasing the threshold for exempt consumer credit transactions to \$51,800.	Consumer Credit	Sec. 1100E
6/20/2011	1/1/2012	FRB	Final rule increasing the threshold for exempt consumer leases to \$51,800.	Consumer Protection	Sec. 1100E
6/21/2011	6/21/2011	FRB	<i>Capital Adequacy Guidelines; Small Bank Holding Company Policy Statement: Treatment of Subordinated Securities Issued to the United States Treasury Under the Emergency Economic Stabilization Act of 2008 and the Small Business Jobs Act of 2010.</i>	Banking; Capital Requirements; Liquidity Provisioning	
6/28/2011	7/28/2011	FDIC, FRB, OCC	Final rule amending risk-based capital adequacy standards.	Bank Capital	Sec. 171
6/29/2011	8/29/2011	SEC	Final rule defining "family office."	Investor Protection	Sec. 209
6/30/2011	8/29/2011	HUD	SAFE Mortgage Licensing Act: Minimum Licensing Standards and Oversight Responsibilities.	Mortgage Reform; Transfer of Functions	
7/6/2011	7/21/2011	SEC	Final rule providing exemptions from registration requirements for advisers to venture capital funds, private fund advisers with less than \$150 million in assets, and foreign private advisers.	Investor Protection	Sec. 403, 409, 419
7/6/2011	7/21/2011	FDIC, OCC	List of OTS regulations to be enforced by the OCC and FDIC upon the DFA transfer date.	Thriffs	Sec. 312, 316
7/6/2011	7/21/2011	FDIC, OCC	List of OTS regulations to be enforced by the OCC and FDIC upon the DFA transfer date.	Thriffs	Sec. 312, 316
7/7/2011	7/7/2011	SEC	<i>Delegation of Authority to the Director of Its Division of Enforcement.</i>	Agency Administration; Whistleblowers	
7/8/2011	7/8/2011	SEC	<i>Extending expiration dates of temporary exemptions for eligible credit default swaps.</i>	Derivatives Markets and Products	Sec. 763, 774
7/11/2011	8/10/2011	SEC	<i>Real Estate Settlement Procedures Act (RESPA): Technical Corrections and Clarifying Amendments.</i>	Consumer Protection; Mortgage Reform	
7/12/2011	7/15/2011	FDIC	Final rule providing requirements for foreign currency futures, options on futures, and options an insured institution engages in with retail customers.	Derivatives Markets and Products	Sec. 742

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Publication Date	Effective Date	Agency	Rule   Description	Topic	DFA Reference
7/13/2011	9/12/2011	CFTC	Final rule defining agricultural commodity.	Derivatives Markets and Products	Sec. 723
7/14/2011	7/15/2011	OCC	Final rule on retail foreign exchange transactions.	Derivatives Markets and Products	Sec. 742
7/14/2011	7/21/2011	FDIC	Final rule rescinding regulations that implemented the statutory prohibition against the payment of interest on demand deposits.	Deposit Insurance Reform	Sec. 627
7/14/2011	8/15/2011	CFTC	Final rules to implement new anti-manipulation authority in swap markets.	Investor Protection	Sec. 753
7/15/2011	8/15/2011	FRB, FTC	Final rule on risk-based pricing rules under the Fair and Accurate Credit Transactions Act.	Consumer Credit	Sec. 1100F
7/15/2011	8/15/2011	FRB	Final rule issuing revised model adverse action notices in Regulation B, Equal Credit Opportunity.	Consumer Credit	Sec. 1100F
7/15/2011	8/15/2011	FDIC	Final rule on certain orderly liquidation authority provisions.	Living Wills; Resolution Authority; Systemically Important Financial Institutions	Sec. 209
7/18/2011	7/21/2011	FRS	Final rule repealing Regulation Q, prohibition against payment of interest on demand deposits.	Safety and Soundness	Sec. 627
7/19/2011	9/19/2011		Rules Implementing Amendments to the Investment Advisers Act of 1940.	Hedge Funds & Private Equity; Investment Advisers	
7/19/2011	7/14/2011	CFTC	<i>Final order on temporary exemption for swaps, swap dealers, major swap participants, eligible swap participants, and certain transactions in exempt commodities.</i>	Derivatives Markets and Products	Sec. 701 et seq.
7/20/2011	7/20/2011		Regulation Z; Truth in Lending.	Consumer Protection; Mortgage Reform	
7/20/2011	10/1/2011		Debit Card Interchange Fees and Routing.	Banking; Fees & Charges	
7/21/2011	7/21/2011, 7/21/2012, 7/21/2013	TREASURY	Office of Thrift Supervision Integration; Dodd-Frank Act Implementation.	Banking; Fees & Charges; Transfer of Functions	
7/21/2011	7/21/2011	CFPB	Identification of Enforceable Rules and Orders.	Consumer Protection; Transfer of Functions	
7/22/2011	9/20/2011	CFTC	Privacy of Consumer Financial Information; Conforming Amendments Under Dodd-Frank Act.	Consumer Protection	Sec. 1093
7/22/2011	9/20/2011	CFTC	Business Affiliate Marketing and Disposal of Consumer Information Rules.	Consumer Protection	Sec. 1088
7/22/2011	9/20/2011	CFTC	Large Trader Reporting for Physical Commodity Swaps.	Derivatives Markets and Products	Sec. 737

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7/25/2011	9/23/2011	<b>CFTC</b>	Removing Any Reference to or Reliance on Credit Ratings in Commission Regulations; Proposing Alternatives to the Use of Credit Ratings.	Investor Protection	Sec. 939A
7/26/2011	9/26/2011	<b>CFTC</b>	Process for Review of Swaps for Mandatory Clearing.	Investor Protection	Sec. 723
7/27/2011	8/26/2011	<b>FSOC</b>	Authority to Designate Financial Market Utilities as Systemically Important.	Banking; Systemically Important Financial Institutions	Sec. 804
7/27/2011	9/26/2011	<b>CFTC</b>	Provisions Common to Registered Entities.	Derivatives Markets and Products	Sec. 745
8/03/2011	9/2/2011; 12/31/2012	<b>SEC</b>	Security Ratings.	Investor Protection	Sec. 939A
8/10/2011	9/26/2011	<b>CFTC</b>	Agricultural Swaps.	Derivatives Markets and Products	Sec. 723
8/23/2011	9/22/2011	<b>SEC</b>	Suspension of the Duty to File Reports for Classes of Asset-Backed Securities Under Section 15(D) of the Securities Exchange Act of 1934.	Hedge Funds & Private Equity; Investment Advisers	Sec. 942
8/25/2011	10/24/2011	<b>CFTC</b>	Whistleblower Incentives and Protection.	Investor Protection	Sec. 748
9/01/2011	10/31/2011	<b>CFTC</b>	Swap Data Repositories: Registration Standards, Duties and Core Principles.	Derivatives Markets and Products	Sec. 728
9/09/2011	9/09/2011	<b>SEC</b>	Amendments to Include New Applicant Types on Form ID.	Hedge Funds & Private Equity; Investment Advisers	Sec. 975
9/12/2011	9/12/2011	<b>SEC</b>	Amendments to Include New Applicant Types on Form ID.	Derivatives Markets and Products	Sec. 712
9/12/2011	9/12/2011	<b>CFTC</b>	Retail Foreign Exchange Transactions; Conforming Changes to Existing Regulations in Response to the Dodd-Frank Wall Street Reform and Consumer Protection Act.	Derivatives Markets and Products	Sec. 742
9/19/2011	N/A	<b>FDIC</b>	<i>Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions.</i>	Banking	Sec. 332
9/26/2011	9/26/2011	<b>FRB</b>	Equal Credit Opportunity.	Consumer Protection	Sec. 1071

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11/1/2011	11/30/2011	FRB, FDIC	Resolution Plans Required.	Banking; Systemically Important Financial Institutions	Sec. 165D
11/8/2011	1/9/2012	CFTC	Derivatives Clearing Organization General Provisions and Core Principles.	Derivatives Markets and Products	Sec. 725C
11/16/2011	3/31/2012	CFTC, SEC	Reporting by Investment Advisers to Private Funds and Certain Commodity Pool Operators and Commodity Trading Advisors on Form PF.	Hedge Funds & Private Equity; Investment Advisers	Sec. 404, 406
11/17/2011	N/A	FRB, FDIC, OCC, CFPB, NCUA	Supervisory Statement Determination of Depository Institution and Credit Union Asset Size For Purposes of Sections 1025 and 1026 of the Dodd-Frank Wall Street Reform and Consumer Protection Act.	Banking; Systemically Important Financial Institutions	Sec. 1025B, 1026B
11/18/2011	1/17/12	CFTC	Position Limits for Futures and Swaps.	Derivatives Markets and Products	Sec. 737
11/30/2011	11/30/2011	NCUA	Remittance Transfers.	Remittance Transfers	Sec. 1073
12/1/2011	12/30/2011	FRB	Capital Plans.	Banking; Systemically Important Financial Institutions	Sec. 165i
12/19/2011	2/17/2012	CFTC	Investment of Customer Funds and Funds Held in an Account for Foreign Futures and Foreign Options Transactions.	Hedge Funds & Private Equity; Investment Advisers: Investor Protection	Sec. 939A
12/23/2011	2/21/2012	CFTC	Registration of Foreign Boards of Trade.	Hedge Funds & Private Equity; Investment Advisers: Investor Protection	Sec. 738
12/23/2011	12/23/2011	CFTC	<i>Amendment to July 14, 2011 Order for Swap Regulation.</i>	Derivatives Markets and Products	Sec. 712
12/28/2011	1/27/2012	SEC	Mine Safety Disclosure.	Miscellaneous Provisions	Sec. 1503A
12/29/2011	2/27/2012	SEC	Net Worth Standards for Accredited Investors.	Investor Standards	Sec. 413

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