

# Final Rules & Studies (by agency)

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
9/20/2010	7/21/2011	CFPB	Final Rule	Designated transfer date for transfer of functions to the Bureau of Consumer Financial Protection.		Sec. 1062
7/21/2011	7/21/2011	CFPB	Final Rule	Identification of Enforceable Rules and Orders.	Consumer Protection; Transfer of Functions	
7/19/2011	N/A	CFPB	Report	The Impact of Differences Between Consumer-and-Creditor Purchased Credit Scores.	Consumer Protection; Credit Rating	Sec. 1078
7/20/2011	N/A	CFPB	Report	Report on Remittance Transfers.	Remittance Transfers	Sec. 1073
9/10/2010	10/18/2010	CFTC	Final Rule	New regulations establishing standards for off-exchange retail foreign exchange transactions and intermediaries.	Derivatives Markets and Product	Sec. 742
7/13/2011	9/12/2011	CFTC	Final Rule	Final rule defining agricultural commodity.	Derivatives Markets and Products	Sec. 723
7/14/2011	8/15/2011	CFTC	Final Rule	Final rules to implement new anti-manipulation authority in swap markets.	Investor Protection	Sec. 753
7/19/2011	7/14/2011	CFTC	Final Rule	<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.
7/22/2011	9/20/2011	CFTC	Final Rule	Privacy of Consumer Financial Information; Conforming Amendments Under Dodd-Frank Act.	Consumer Protection	Sec.1093
7/22/2011	9/20/2011	CFTC	Final Rule	Business Affiliate Marketing and Disposal of Consumer Information Rules.	Consumer Protection	Sec. 1088
7/22/2011	9/20/2011	CFTC	Final Rule	Large Trader Reporting for Physical Commodity Swaps.	Derivatives Markets and Products	Sec. 737
7/25/2011	9/23/2011	CFTC	Final Rule	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	CFTC	Final Rule	Process for Review of Swaps for Mandatory Clearing.	Investor Protection	Sec. 723
7/27/2011	9/26/2011	CFTC	Final Rule	Provisions Common to Registered Entities.	Derivatives Markets and Products	Sec. 745
8/10/2011	9/26/2011	CFTC	Final Rule	Agricultural Swaps.	Derivatives Markets and Products	Sec. 723
8/25/2011	10/24/2011	CFTC	Final Rule	Whistleblower Incentives and Protection.	Investor Protection	Sec. 748
9/01/2011	10/31/2011	CFTC	Final Rule	Swap Data Repositories: Registration Standards, Duties and Core Principles.	Derivatives Markets and Products	Sec. 728
9/12/2011	9/12/2011	CFTC	Final Rule	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

\*Italicized items may be orders or clarifications technically not "final rules" affecting our tally of required rulemakings.

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
7/21/2011	N/A	<b>CFTC, SEC, FRB</b>	Study	Risk Management Supervision of Designated Clearing Entities.	Investor Protection	Sec. 813
4/8/2011	N/A	<b>CFTC, SEC</b>	Study	Joint Study on the Feasibility of Mandating Algorithmic Descriptions for Derivatives.	Derivatives	Sec. 719
1/19/2011	N/A	<b>CFTC</b>	Study	Report on the Oversight of Existing and Prospective Carbon Markets.	Derivatives; Energy	Sec. 750
11/8/2011	1/9/2012	<b>CFTC</b>	Final Rule	Derivatives Clearing Organization General Provisions and Core Principles.	Derivatives Markets and Products	Sec. 725C
11/16/2011	3/31/2012	<b>CFTC, SEC</b>	Final Rule	Reporting by Investment Advisers to Private Funds and Certain Commodity Pool Operators and Commodity Trading Advisors on Form PF.	Hedge Funds & Private Equity; Investment Advisors	Sec. 404, 406
11/18/2011	1/17/2012	<b>CFTC</b>	Final Rule	Position Limits for Futures and Swaps.	Derivatives Markets and Products	Sec. 737
12/19/2011	2/17/2012	<b>CFTC</b>	Final Rule	Investment of Customer Funds and Funds Held in an Account for Foreign Futures and Foreign Options Transactions.	Hedge Funds & Private Equity; Investment Advisors: Investor Protection	Sec. 939A
12/23/2011	8/21/2012	<b>CFTC</b>	Final Rule	Registration of Foreign Boards of Trade.	Hedge Funds & Private Equity; Investment Advisors: Investor Protection	Sec. 738
12/23/2011	12/23/2011	<b>CFTC</b>	Final Rule	<i>Amendment to July 14, 2011 Order for Swap Regulation.</i>	Derivatives Markets and Products	Sec. 712
4/27/2011	6/15/2011	<b>FCA</b>	Final Rule	Federal Agricultural Mortgage Corporation Governance and Federal Agricultural Mortgage Corporation Funding and Fiscal Affairs; Risk-Based Capital Requirements.	Agriculture; Capital Requirements; Credit Ratings	
8/13/2010	8/13/2010	<b>FDIC</b>	Final Rule	Increase in standard maximum deposit insurance amount (SMDIA).	Deposit Insurance Reform	Sec. 335
9/30/2010	9/30/2010	<b>FDIC</b>	Final Rule	Treatment by the Federal Deposit Insurance Corporation as Conservator or Receiver of Financial Assets, etc.	Banking; Asset-Backed Securities	
11/15/2010	12/31/2010	<b>FDIC</b>	Final Rule	Final rule on deposit insurance coverage for noninterest bearing transaction accounts.	Deposit Insurance Reform	
12/20/2010	1/1/2011	<b>FDIC</b>	Final Rule	Designated reserve ratio for the Deposit Insurance Fund.	Deposit Insurance Reform	
1/27/2011	1/27/2011	<b>FDIC</b>	Final Rule	Final rule amending deposit insurance regulations to allow unlimited coverage for IOLTAs.	Deposit Insurance Reform	

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
2/25/2011	4/1/2011	FDIC	Final Rule	Final rules regarding the assessment base and rates, large institutions assessment system, and deposit insurance fund dividends.	Deposit Insurance Reform	Sec. 331, 332, 334
5/4/2011	4/28/2011	FDIC	Final Rule	<i>Establishment of the FDIC Systemic Resolution Advisory Committee.</i>	Systemically Important Financial Institutions	Sec. 201 et seq.
6/28/2011	7/28/2011	FDIC, FRB, OCC	Final Rule	Final rule amending risk-based capital adequacy standards.	Bank Capital	Sec. 171
7/6/2011	7/21/2011	FDIC, OCC	Final Rule	List of OTS regulations to be enforced by the OCC and FDIC upon the DFA transfer date.	Thrifts	Sec. 312, 316
7/6/2011	7/21/2011	FDIC, OCC	Final Rule	List of OTS regulations to be enforced by the OCC and FDIC upon the DFA transfer date.	Thrifts	Sec. 312, 316
7/12/2011	7/15/2011	FDIC	Final Rule	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
7/14/2011	7/21/2011	FDIC	Final Rule	Final rule rescinding regulations that implemented the statutory prohibition against the payment of interest on demand deposits.	Deposit Insurance Reform	Sec. 627
7/15/2011	8/15/2011	FDIC	Final Rule	Final rule on certain orderly liquidation authority provisions.	Living Wills; Resolution Authority; Systemically Important Financial Institutions	Sec. 209
9/19/2011	N/A	FDIC	Final Rule	<i>Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions.</i>	Banking	Sec. 332
4/18/2011	N/A	FDIC	Report	The Orderly Liquidation of Lehman Brothers Holdings Inc. under the Dodd-Frank Act.	Systemic Risk	Title II
2/1/2011	N/A	FDIC, FRB, OCC, OTS	Report	Joint Implementation Plan on Sections 301-326 of the Dodd-Frank Act.	Transfer of Functions	Sec. 327
7/08/2011	N/A	FDIC	Study	Study on Core Deposits and Brokered Deposits.	Brokers & Dealers	Sec. 619
7/15/2011	8/15/2011	FDIC	Final Rule	Final rule on certain orderly liquidation authority provisions.	Living Wills; Resolution Authority; Systemically Important Financial Institutions	Sec. 209
9/19/2011	N/A	FDIC	Final Rule	<i>Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions.</i>	Banking	Sec. 332
4/18/2011	N/A	FDIC	Report	The Orderly Liquidation of Lehman Brothers Holdings Inc. under the Dodd-Frank Act (FDIC Release).	Systemic Risk	Title II

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
2/1/2011	N/A	<b>FDIC, FRB, OCC, OTS</b>	Report	Joint Implementation Plan on Sections 301-326 of the Dodd-Frank Act.	Transfer of Functions	Sec. 327
7/08/2011	N/A	<b>FDIC</b>	Study	Study on Core Deposits and Brokered Deposits.	Brokers & Dealers	Sec. 619
4/4/2011	5/4/2011	<b>FHFA</b>	Final Rule	Federal Home Loan Bank Liabilities.	Banking; Mortgage Reform; Credit Ratings	
12/28/2010	1/27/2011	<b>FHFA</b>	Final Rule	Minority and Women Inclusion.	Agency Administration	
5/20/2011	6/20/2011	<b>FHFA</b>	Final Rule	<i>Federal Home Loan Bank Investments.</i>	Credit Ratings; Mortgage Reform	
4/4/2011	5/4/2011	<b>FHFA</b>	Final Rule	Federal Home Loan Bank Liabilities.	Banking; Mortgage Reform; Credit Ratings	
12/28/2010	1/27/2011	<b>FHFA</b>	Final Rule	Minority and Women Inclusion.	Agency Administration	
5/20/2011	6/20/2011	<b>FHFA</b>	Final Rule	<i>Federal Home Loan Bank Investments.</i>	Credit Ratings; Mortgage Reform	
5/2/2011	N/A	<b>FHFA</b>	Report (OIG)	Risk Assessment - March 2011.	Mortgage Reform	Title XIV
3/31/2011	N/A	<b>FHFA</b>	Report (OIG)	Federal Housing Finance Agency's Exit Strategy and Planning Process for the Enterprises' Structural Reform.	Mortgage Reform	Title XIV
3/31/2011	N/A	<b>FHFA</b>	Report (OIG)	Evaluation of Federal Housing Finance Agency's Oversight of Fannie Mae's and Freddie Mac's Executive Compensation Programs.	Compensation; Mortgage Reform	Title XIV
3/2/2011	4/1/2011	<b>FRB</b>	Final Rule	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	<b>FRB</b>	Final Rule	Final rule amending Regulation M to exempt certain consumer credit transactions in which the amount financed exceeds \$50,000.	Consumer Credit	Sec. 1062, 1100H
4/4/2011	7/21/2011	<b>FRB</b>	Final Rule	Final rule amending Regulation Z to exempt certain consumer credit transactions in which the amount financed exceeds \$50,000.	Mortgage Reform	Sec.1062, 1100H
6/20/2011	1/1/2012	<b>FRB</b>	Final Rule	Final rule increasing the threshold for exempt consumer credit transactions to \$51,800.	Consumer Credit	Sec. 1100E
6/20/2011	1/1/2012	<b>FRB</b>	Final Rule	Final rule increasing the threshold for exempt consumer leases to \$51,800.	Consumer Protection	Sec. 1100E
6/21/2011	6/21/2011	<b>FRB</b>	Final Rule	<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	

\*Italicized items may be orders or clarifications technically not "final rules" affecting our tally of required rulemakings.

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
6/20/2011	1/1/2012	FRB	Final Rule	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	Final rule increasing the threshold for exempt consumer leases to \$51,800.	Consumer Protection	Sec. 1100E
6/21/2011	6/21/2011	FRB	Final Rule	<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	
6/20/2011	1/1/2012	FRB	Final Rule	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	Final rule increasing the threshold for exempt consumer leases to \$51,800.	Consumer Protection	Sec. 1100E
6/21/2011	6/21/2011	FRB	Final Rule	<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	
9/26/2011	9/26/2011	FRB		Equal Credit Opportunity.	Consumer Protection	Sec. 1071
7/2011	N/A	FRB	Report	Report to the Congress on the Use of the Automated Clearinghouse System for Remittance Transfers to Foreign Countries.	Remittance Transfers	Sec. 1073
7/2011	N/A	FRB	Study	Study on International Coordination Relating to Bankruptcy Process for Nonbank Financial Institutions.	Banking; Bankruptcy	Sec. 217
7/2011	N/A	FRB	Report	Report to the Congress on Credit Ratings.	Mortgage Reform; Credit Ratings	Sec. 939A
6/29/2011	N/A	FRB	Report	2009 Interchange Revenue, Covered Issuer Cost, and Covered Issuer and Merchant Fraud Loss Related to Debit Card Transactions.	Banking; Fees & Charges	Sec. 1075
3/18/2011	N/A	FRB	Report	Comprehensive Capital Analysis and Review: Objectives and Overview.	Capital Requirements	Title I
10/19/2010	N/A	FRB	Report	Report to Congress on Risk Retention.	Asset-Backed Securities	Sec. 941
9/24/2010	4/1/2011	FRB	Final Rule	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
2/14/2011	4/1/2011	FRB	Final Rule	Final rule on conformance period for prohibited proprietary trading, private equity fund or hedge fund.	Proprietary Trading by Bank	
7/15/2011	8/15/2011	FRB, FTC	Final Rule	Final rule on risk-based pricing rules under the Fair and Accurate Credit Transactions Act.	Consumer Credit	Sec. 1100F

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
7/15/2011	8/15/2011	FRB	Final Rule	Final rule issuing revised model adverse action notices in Regulation B, Equal Credit Opportunity.	Consumer Credit	Sec. 1100F
7/18/2011	7/21/2011	FRB	Final Rule	Final rule repealing Regulation Q, prohibition against payment of interest on demand deposits.	Safety and Soundness	Sec. 627
11/1/2011	11/30/2011	FRB, FDIC	Final Rule	Resolution Plans Required.	Banking; Systemically Important Financial Institutions	Sec. 165D
11/17/2011	N/A	FRB, FDIC, OCC, CFPB, NCUA	Final Rule	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
12/1/2011	12/30/2011	FRB	Final Rule	Capital Plans.	Banking; Systemically Important Financial Institutions	Sec. 165i
1/28/2011	2/28/2011	FSA	Final Rule	Farm Loan Programs.	Banking; Agriculture	
7/27/2011	8/26/2011	FSOC	Final Rule	Authority to Designate Financial Market Utilities as Systemically Important.	Banking; Systemically Important Financial Institutions	Sec. 804
7/26/2011	N/A	FSOC	Report	FSOC 2011 Annual Report.	Agency Administration	Sec. 112
7/18/2011	N/A	FSOC	Report	Report to the Congress on Secured Creditor Haircuts.	Consumer Protection	Sec. 1078
1/18/2011	N/A	FSOC	Study	Study and Recommendations Regarding Concentration Limits on Large Financial Companies.	Systemic Risk	Sec. 622
1/18/2011	N/A	FSOC	Study	Macroeconomic Effects of Risk Retention Requirements.	Asset-Backed Securities	Sec. 941 Sec. 946
1/18/2011	N/A	FSOC	Study	Study and Recommendations on Prohibitions on Proprietary Trading & Certain Relationships With Hedge Funds and Private Equity Funds.	Volcker Rule; Hedge Funds & Private Equity	Sec. 619
12/1/2010	12/29/2010	FTC	Final Rule	Mortgage Assistance Relief Services.	Mortgage Reform; Consumer Protection	
7/21/2011	N/A	GAO	Report	Securities Fraud Liability of Secondary Actors.	Securities; Investor Protection	Sec. 929Z
9/2011	N/A	GAO	Report	Inspectors General: Reporting on Independence, Effectiveness, and Expertise.	Agency Administration	Sec. 1505

\*Italicized items may be orders or clarifications technically not "final rules" affecting our tally of required rulemakings.

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
7/19/2011	N/A	GAO	Study	Bankruptcy: Complex Financial Institutions and International Coordination Pose Challenges.	Banking; Capital Requirements	Sec. 202
7/19/2011	N/A	GAO	Study	Mortgage Reform: Potential Impacts of Provisions in the Dodd-Frank Act on Homebuyers and the Mortgage Market.	Mortgage Reform	Sec. 1421
7/13/2011	N/A	GAO	Study	Regulators Will Need More Comprehensive Information to Fully Monitor Compliance with New Restrictions When Implemented.	Agency Administration	Sec. 215
7/07/2011	N/A	GAO	Study	New Regulatory Challenges Could Emerge as the Industry Grows.	Agency Administration	Sec. 989F
7/2011	N/A	GAO	Study	Study on the Resolution of Financial Companies under the Bankruptcy Code.	Banking; Bankruptcy	Sec. 216
7/2011	N/A	GAO	Report	Mutual Fund Advertising: Improving How Regulators Communicate New Rule Interpretations to Industry Would Further Protect Investors.	Investor Advisers; Investor Protection	Sec. 918
7/2011	N/A	GAO	Report	Federal Reserve System: Opportunities Exist to Strengthen Policies and Processes for Managing Emergency Assistance.	Agency Administration	Sec. 1109
6/28/2011	N/A	GAO	Report	Financial Literacy: A Federal Certification Process for Providers Would Pose Challenges.	Consumer Protection; Mortgage Reform	Sec. 1013
6/24/2011	N/A	GAO	Report	Bank Regulation: Modified Prompt Corrective Action Framework Would Improve Effectiveness.	Banking; Capital Requirements	Sec. 202
5/5/2011	N/A	GAO	Report	Mortgage Foreclosures: Documentation Problems Reveal Need for Ongoing Regulatory Oversight.	Mortgage Reform	Title XIV
3/25/2011	N/A	GAO	Report	Consumer Costs for Debt Protection Products can be Substantial Relative to Benefits but are Not a Focus of Regulatory Oversight.	Consumer Protection	Title X
3/21/2011	N/A	GAO	Report	Federal Deposit Insurance Corporation Funds' 2010 and 2009 Financial Statements.	Agency Administration	Title III
1/19/2011	N/A	GAO	Report	Regulatory Coverage Generally Exists for Financial Planners, but Consumer Protection Issues Remain.	Consumer Protection	Sec. 919c
1/19/2011	N/A	GAO	Report	Dodd-Frank Act: Role of the Governmental Accounting Standards Board in the Municipal Securities Markets and Its Past Funding (GAO Release).	Municipal Securities	Sec. 978
1/12/2011	N/A	GAO	Report	Status of Programs and Implementation of GAO Recommendations.	TARP	Sec. 1302
10/19/2010	N/A	GAO	Report	Status of Study Concerning Appraisal Methods and the Home Valuation Code of Conduct.	Mortgage Reform	Sec. 1476
3/4/2011	4/4/2011	HUD	Final Rule	Emergency Homeowners Loan Program.	Mortgage Reform; Insurance	

\*Italicized items may be orders or clarifications technically not "final rules" affecting our tally of required rulemakings.

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
6/30/2011	8/29/2011	HUD	Final Rule	SAFE Mortgage Licensing Act: Minimum Licensing Standards and Oversight Responsibilities.	Mortgage Reform; Transfer of Functions	
9/2/2010	9/2/2010	NCUA	Final Rule	Increase standard maximum share insurance amount (SMSIA) applicable to credit union accounts.	Deposit Insurance Reform	Sec. 335
9/24/2010	10/25/2010	NCUA	Final Rule	Short-Term, Small Amount Loans.	Banking	
10/20/2010	1/18/2011, 10/20/2011	NCUA	Final Rule	Corporate Credit Unions.	Banking; Capital Requirements	
5/25/2011	6/24/2011	NCUA	Final Rule	Final rule revising Part 745; Share Insurance and Appendix.	Deposit Insurance Reform	Sec. 343
11/30/2011	11/30/2011	NCUA	Final Rule	Remittance Transfers.	Remittance Transfers	Sec. 1073
7/14/2011	7/15/2011	OCC	Final Rule	Final rule on retail foreign exchange transactions.	Derivatives Markets and Products	Sec. 742
9/16/2010	11/15/2010	SEC	Final Rule	Facilitating Shareholder Director Nominations.	Corporate Governance	
9/21/2010	9/21/2010	SEC	Final Rule	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	SEC	Final Rule	Rescission of Rules Pertaining to the Payment of Bounties for Information Leading to the Recovery of Civil Penalties for Insider Trading.	Enforcement & Remedies; Whistleblowers	
10/1/2010	10/1/2010	SEC	Final Rule	Commission guidance regarding auditing, attestation, and related professional practice standards for brokers and dealers.	Corporate Governance	
10/4/2010	10/4/2010	SEC	Final Rule	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	SEC	Final Rule	Delegation of Authority to the Director of the Division of Trading and Markets.	Agency Administration; SROs	
11/26/2010	11/26/2010	SEC	Final Rule	Extension of expiration dates of temporary exemptions for eligible credit default swaps.	Derivatives Markets and Products	
12/22/2010	12/31/2010	SEC	Final Rule	Extension of Filing Accommodation for Static Pool Information in Filings With Respect to Asset-Backed Securities.	Asset-Backed Securities	
1/18/2011	1/18/2011	SEC	Final Rule	Delegation of Authority to the Chief Accountant.	Agency Administration	

\*Italicized items may be orders or clarifications technically not "final rules" affecting our tally of required rulemakings.

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
1/24/2011	1/24/2011	SEC	Final Rule	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	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	Final rule on representations and warranties in asset-backed securities offerings.	Investor Protection; Securitization	
2/2/2011	4/4/2011	SEC	Final Rule	Shareholder approval of executive compensation and golden parachutes.	Executive Compensation	Sec. 721, 723, 733, 735
5/16/2011	5/16/2011	SEC	Final Rule	Order directing funding for the Governmental Accounting Standards Board (GASB).	Derivatives Markets and Products	Sec. 978
6/13/2011	8/12/2011	SEC	Final Rule	Final rule implementing whistleblower incentives and protection provisions.	Investor Protection	Sec. 922
6/14/2011	7/16/2011	SEC	Final Rule	Final rule on beneficial ownership reporting requirements and security-based swaps.	Derivatives Markets and Products	Sec. 766
6/29/2011	8/29/2011	SEC	Final Rule	Final rule defining "family office."	Investor Protection	Sec. 209
7/6/2011	7/21/2011	SEC	Final Rule	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
7/7/2011	7/7/2011	SEC	Final Rule	<i>Delegation of Authority to the Director of Its Division of Enforcement.</i>	Agency Administration; Whistleblowers	
7/8/2011	7/8/2011	SEC	Final Rule	<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	Final Rule	<i>Real Estate Settlement Procedures Act (RESPA): Technical Corrections and Clarifying Amendments.</i>	Consumer Protection; Mortgage Reform	
8/03/2011	9/2/2011; 12/31/2012	SEC	Final Rule	Security Ratings.	Investor Protection	Sec. 939A
8/23/2011	9/22/2011	SEC	Final Rule	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
9/09/2011	9/09/2011	SEC	Final Rule	Amendments to Include New Applicant Types on Form ID.	Hedge Funds & Private Equity; Investment Advisers	Sec. 975
9/12/2011	9/12/2011	SEC	Final Rule	Amendments to Include New Applicant Types on Form ID.	Derivatives Markets and Products	Sec. 712
9/30/2011	N/A	SEC	Report	2011 Summary Report of Commission Staff's Examinations of Each Nationally Recognized Statistical Rating Organization.	Investor Protection	Sec. 932

\*Italicized items may be orders or clarifications technically not "final rules" affecting our tally of required rulemakings.

# Final Rules & Studies (by agency) continued

\*As of December 31, 2011

Publication Date	Effective Date	Agency	Action Type	Description	Topics	DFA Reference
9/09/2011	N/A	SEC	Report	Report on the Implementation of SEC Organizational Reform Recommendations.	Agency Administration	Sec. 967
7/21/2011	N/A	SEC	Study	Report on Review of Reliance on Credit Ratings.	Credit Ratings	Sec. 939A(c)
6/29/2011	N/A	SEC	Report (OIG)	Oversight of and Compliance With Conditions and Representations Related to Exemptive Orders and No-Action Letters.	Agency Administration	Sec. 965
4/22/2011	N/A	SEC	Study	Study and Recommendations on Section 404(b) of the Sarbanes-Oxley Act of 2002 for Issuers With Public Float Between \$75 and \$250 Million.	Accounting & Auditing	Sec. 989G
3/10/2011	N/A	SEC	Study	U.S. Securities and Exchange Commission Organizational Study and Reform.	Agency Administration	Sec. 967
1/26/2011	N/A	SEC	Study	Study and Recommendations on Improved Investor Access to Registration Information About Investment Advisers and Broker-Dealers.	Investment Advisers; Brokers & Dealers; Investor Protection	Sec. 919B
1/22/2011	N/A	SEC	Study	Study on Investment Advisers and Broker-Dealers.	Investor Protection	Sec. 913
1/19/2011	N/A	SEC	Study	Study on Enhancing Investment Adviser Examinations.	Investment Advisers	Sec. 914
12/28/2011	1/27/2012	SEC	Final Rule	Mine Safety Disclosure.	Miscellaneous Provisions	Sec. 1503A
12/29/2011	2/27/2012	SEC	Final Rule	Net Worth Standards for Accredited Investors.	Investor Standards	Sec. 413
10/2010	N/A	SEC	Report	Annual Report on Whistleblower Program.	Whistleblowers	Sec. 922
12/21/2010	N/A	SEC	Report	Report and Certification of Internal Supervisory Controls.	Agency Administration	Sec. 961
7/19/2011	9/19/2011		Final Rule	Rules Implementing Amendments to the Investment Advisers Act of 1940.	Hedge Funds & Private Equity; Investment Advisers	
7/20/2011	7/20/2011		Final Rule	Regulation Z; Truth in Lending.	Consumer Protection; Mortgage Reform	
7/20/2011	10/1/2011		Final Rule	Debit Card Interchange Fees and Routing.	Banking; Fees & Charges	
7/21/2011	7/21/2011, 7/21/2012, 7/21/2013	TREASURY	Final Rule	Office of Thrift Supervision Integration; Dodd-Frank Act Implementation.	Banking; Fees & Charges; Transfer of Functions	