

DODD-FRANK  
WALL STREET REFORM AND CONSUMER PROTECTION ACT  
(PUB. L. 111-203)  
PROPOSED AND ADOPTED RULES

SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 112	Implementation of the Freedom of Information Act	Implements the requirements of the FOIA as they apply to the FSOC.	FSOC	March 28, 2011 (76 FR 17038) Comments due May 27, 2011		
§ 113	Definitions of “Predominately Engaged in Financial Activities” and “Significant” Nonbank Financial Company and Bank Holding Company	Amendments to Regulation Y that establish the criteria for determining whether a company is “predominantly engaged in financial activities” and define the terms “significant nonbank financial company” and “significant bank holding company.”	FRB	February 11, 2011 (76 FR 7731) Comments due March 30, 2011		
§ 113	Authority to Require Supervision and Regulation of Certain Nonbank Financial Companies	Describes the criteria that will inform, and the processes and procedures established under the Dodd-Frank Act for, the FSOC’s determination that a nonbank financial company be subject to supervision by the FRB.	FSOC	October 6, 2010 ANPR (75 FR 61653)  January 26, 2011 (76 FR 4555) Comments due February 25, 2011  October 18, 2011 (76 FR 64264) Comments due December 19, 2011		

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§§ 151-154	Legal Entity Identification for Financial Contracts	The Office of Financial Research shall adopt a universal standard for identifying parties to financial contracts.	Treasury	November 30, 2010 Statement of Policy (75 FR 74146) Comments due January 31, 2011		
§ 155	Assessment of Fees on Large Bank Holding Companies Supervised by the Federal Reserve Board to Cover the Expenses of the Financial Research Fund	Outlines key elements of Treasury's assessment program, which will collect semiannual assessment fees from bank holding companies with total consolidated assets of \$50 billion or greater and nonbank financial companies supervised by the Federal Reserve Board.	Treasury	January 3, 2012 (77 FR 35) Comments due March 5, 2012		
§ 165	Resolution Plans and Credit Exposure Reports Required	Requires each nonbank financial company supervised by the Board and each bank holding company with assets of \$50 billion or more, to report their resolutions plans and significant credit exposures.	FRB FDIC	April 22, 2011 (76 FR 22648) Comments due June 10, 2011	November 1, 2011 (76 FR 67323)	November 30, 2011
§ 165	Resolution Plans Required for Insured Depository Institutions with \$50 Billion or More in Total Assets	Requires an insured depository institution with \$50 billion or more in total assets to submit periodically to the FDIC a contingent plan for the resolution of such institution in the event of its failure. Establishes the requirements for submission and content of the plan, as well as	FDIC		September 21, 2011 Interim Final Rule (76 FR 58379) Comments due November 21, 2011	January 1, 2012

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		procedures for review by the FDIC.				
§ 165	Capital Plans	Amends Regulation Y to require large bank holding companies to submit capital plans to the Federal Reserve on an annual basis and to obtain approve from the Federal Reserve under certain circumstances before making a capital distribution.	FRB	June 17, 2011 (76 FR 35351) Comments due August 5, 2011	December 1, 2011 (76 FR 74631)	December 30, 2011
§§ 165, 166	Enhanced Prudential Standards and Early Remediation Requirements for Covered Companies	Implements enhanced prudential standards that include risk-based capital and leverage requirements, liquidity standards, requirements for overall risk management, single-counterparty credit limits, stress test requirements, and a debt-to-equity limit for companies that the Financial Stability Oversight Council has determined pose a grave threat to financial stability.	FRB	January 5, 2012 (77 FR 594) Comments due March 31, 2012		

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§ 165(i)	Annual Stress Test	Requires state nonmember banks and state savings associations supervised by the FDIC with total consolidated assets of more than \$10 billion to conduct annual stress tests, report results of such stress tests to the FDIC and the Federal Reserve Board, and publish a summary of the results of the required stress tests.	FDIC	January 23, 2012 (77 FR 3166) Comments due March 23, 2012		
§ 165(i)	Annual Stress Test	Requires national banks and Federal savings associations with total consolidated assets of more than \$10 billion to conduct an annual stress test. Such institutions would be subject to certain reporting and disclosure requirements.	OCC	January 24, 2012 (77 FR 3408) Comments due March 26, 2012		
§ 171	Risk-Based Capital Standards: Advanced Capital Adequacy Framework - Basel II; Establishment of a Risk-Based Capital Floor	Amends the advanced risk-based capital adequacy standards to be consistent with the Dodd-Frank Act and amends the general risk-based capital rules to be consistent with the Dodd-Frank Act.	OCC FRB FDIC	December 30, 2010 (75 FR 82317) Comments due February 28, 2011	June 28, 2011 (76 FR 37620)	July 28, 2011

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§ 171	Risk-Based Capital Standards: Advanced Capital Adequacy Framework - Basel II; Establishment of a Risk-Based Capital Floor	Amends the advanced risk-based capital adequacy standards to be consistent with the Dodd-Frank Act and amends the general risk-based capital rules to provide limited flexibility consistent with the Dodd-Frank Act.	OTS	March 8, 2011 (76 FR 12611) Comments due May 9, 2011		
§§ 171; 939A	Risk-Based Capital Guidelines: Market Risk; Alternatives to Credit Ratings for Debit and Securitization Positions	Revises market risk capital rules to: modify their scope; reduce procyclicality in market risk capital requirements; enhance the rules' sensitivity to risks that are not adequately captured under the current measurement methodologies; and increase transparency through enhanced disclosures.	OCC FDIC FRB	January 11, 2011 (76 FR 1890) Comments due April 11, 2011  December 21, 2011 Amended Proposed Rule (76 FR 79380) Comments due February 3, 2012		
§ 203(e)	Mutual Insurance Holding Company Treated as Insurance Company	Clarifies that the liquidation and rehabilitation of a covered financial company that is a mutual insurance holding company will be conducted in the same manner as an insurance company.	FDIC	December 13, 2011 (76 FR 77442) Comments due February 13, 2012		

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§ 209	Implementing Certain Orderly Authority Provisions	FDIC adopts certain provisions necessary to its authority to liquidate covered financial companies.	FDIC	October 19, 2010 (75 FR 64173)	July 15, 2011 (76 FR 41626)	August 15, 2011
§ 209	Orderly Liquidation Authority	Addresses the following issues: the definition of a “financial company” subject to resolution under Title II; recoupment of compensation from senior executives and directors; application of the power to avoid fraudulent or preferential transfers; the priorities of expenses and unsecured claims; and the administrative process for initial determination of claims and the process for judicial determination of claims disallowed by the receiver.	FDIC	March 23, 2011 (76 FR 16324) Comments due May 23, 2011		
§ 210	Calculation of Maximum Obligation Limitation	Proposal governs the calculation of the maximum obligation limitation (“MOL”). The MOL limits the aggregate amount of outstanding obligations that the FDIC may issue or incur in connection with the orderly liquidation of a covered financial company.	FDIC Treasury	November 25, 2011 (76 FR 72645) Comments due January 24, 2012		

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§§ 216-217	Request for Information Relating to Studies Regarding the Resolution of Financial Companies under the Bankruptcy Code	Section 216 of the Dodd-Frank Act requires the FRB to conduct a study regarding the resolution of financial companies under Chapter 7 or Chapter 11 of the Bankruptcy Code. Section 217 of the Dodd-Frank Act requires the FRB to conduct a study regarding international coordination relating to the resolution of systemic financial companies under the Bankruptcy Code and applicable foreign law.	FRB	April 29, 2011 (76 FR 24024) Comments due May 31, 2011		
Title III	Notice of Intent to Apply Certain Supervisory Guidance to Savings and Loan Holding Companies ("SLHCs")	Board intends to apply certain elements of its consolidated supervisory program currently applicable to bank holding companies to SLHCs after assuming supervisory responsibility for SLHCs in July 2011.	FRB	April 22, 2011 Notice (76 FR 22662) Comments due May 23, 2011		

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Title III	Office of Thrift Supervision Integration; Dodd-Frank Implementation	Amends OCC's rules pertaining to its organization and functions, the availability of information from the OCC under FOIA, and restrictions on the post-employment activities of senior examiners. Also implements provisions of the Dodd-Frank Act regarding national bank and Federal savings association preemption and the OCC's visitorial authority.	OCC	May 26, 2011 (76 FR 30557) Comments due June 27, 2011	July 21, 2011 (76 FR 43549)	July 21, 2011
Title III	Office of Thrift Supervision Integration Pursuant to the Dodd-Frank Act	To facilitate OCC's enforcement and administration of former OTS rules and to make appropriate changes, OCC republishes the OTS regulations with nomenclature and other technical changes.	OCC		August 9, 2011 Interim Final Rule (76 FR 48950) Comments due October 11, 2011	July 21, 2011
Title III	Transfer and Redesignation of Certain Regulations Involving State Savings Associations Pursuant to the Dodd-Frank Act	FDIC reissues and redesigns certain transferring OTS regulations.	FDIC		August 5, 2011 Interim Rule (76 FR 47652) Comments due October 4, 2011	July 22, 2011

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Title III	List of OTS Information Collections Transferred to the OCC and the FRB Pursuant to the Dodd-Frank Act	Lists OTS information collections that were transferred to the OCC and the FRB pursuant to Title III of the Dodd-Frank Act.	OCC FRB		September 9, 2011 Joint Notice (76 FR 56005)	
Title III	Savings and Loan Holding Companies (SLHCs)	Provides for the transfer from the OTS to the FRB of the regulations necessary for the FRB to administer the statutes governing SLHCs.	FRB		September 13, 2011 Interim Rule (76 FR 56508) Comments due November 1, 2011	September 13, 2011
§§ 312, 316	Continued Application of Regulations to Savings and Loan Holding Companies	Issues notice of intention to continue to enforce certain regulations previously issued by the OTS after assuming supervisory responsibility for savings and loan holding companies and their non-depository subsidiaries.	FRB	July 22, 2011 (76 FR 43953) Comments due August 31, 2011		

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§ 316	Disclosure of Information; Privacy Act Regulations; Notice and Amendments	The Office of Thrift Freedom of Information Act (“FOIA”) and Privacy Act (“PA”) regulations will not be enforced by the FDIC. Instead, all FOIA and PA issues will be addressed under the FDIC’s regulations involving disclosure of information and the PA, as amended.	FDIC		October 14, 2011 (76 FR 63817)	November 14, 2011
§ 316	List of OTS Regulations to be Enforced by the OCC and the FDIC Pursuant to the Dodd-Frank Act	Lists the regulations that the OCC, with respect to Federal savings associations, and the FDIC, with respect to State savings associations, will enforce.	OCC FDIC	July 6, 2011 Notice (76 FR 39246)		
§ 331	Assessments; Large Bank Pricing	Amends definition of “assessment base” for purposes of setting assessments for large insured depository institutions (“IDIs”). As a result of Dodd-Frank, an IDI’s assessment base will be calculated using its average consolidated total assets less its average tangible equity during the assessment period.	FDIC	November 24, 2010 (75 FR 72612)	February 25, 2011 (76 FR 10672)	April 1, 2011

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§ 331	Assessments, Assessment Base and Rates	Redefines the assessment base used for calculating deposit insurance assessments.	FDIC	November 24, 2010 (75 FR 72582)	February 25, 2011 (76 FR 10672)	April 1, 2011
§ 334	Assessment Dividends, Assessment Rates and Designated Reserve Ratio (“DRR”)	Implements the dividend provisions in the Dodd-Frank Act; sets assessment rates; and sets the DRR.	FDIC	October 27, 2010 (75 FR 66272)	February 25, 2011 (76 FR 10672)	April 1, 2011
§ 334	Setting the Designated Reserve Ratio (“DRR”)	Sets the DRR at 2 percent.	FDIC	October 27, 2010 (75 FR 66272)	December 20, 2010 (75 FR 79286)	January 1, 2011
§ 335	Permanent Increase in Standard Coverage Amount	Alters regulations to meet the standard maximum deposit insurance amount of \$250,000.	FDIC		August 13, 2010 (75 FR 49363)	August 13, 2010
§ 343	Unlimited Coverage for Noninterest-Bearing Transaction Accounts	Amends deposit insurance regulations to provide for unlimited deposit insurance for “noninterest-bearing transaction accounts” for two years starting December 31, 2010.	FDIC	September 30, 2010 (75 FR 60341)	November 15, 2010 (75 FR 69577)	December 31, 2010

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§ 343	Share Insurance and Appendix	On a temporary basis, NCUA shall fully insure the net amount that any member or depositor at an insured credit union maintains in a noninterest-bearing account. In this regard, rule clarifies the definition of “noninterest-bearing transaction account;” provides that the new insurance coverage is separate from, and in addition to, other coverage provided in NCUA’s share insurance rules; and imposes certain notice and disclosure requirements.	NCUA		May 25, 2011 (76 FR 30250)	June 24, 2011
§§ 343, 627	Interest on Deposits; Deposit Insurance Coverage	In light of the repeal of the demand deposit interest prohibition, FDIC is rescinding the regulation which implements that prohibition with respect to state-chartered nonmember banks.	FDIC	April 15, 2011 (76 FR 21265) Comments due May 16, 2011	July 14, 2011 (76 FR 41392)	July 21, 2011

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§§ 402, 407, 408	Exemptions for Advisers to Venture Capital Funds, Private Fund Advisers with less than \$150 million AUM, and Foreign Private Advisers	Implements new exemptions from the registration requirements of the Investment Advisers Act of 1940 for advisers to certain privately offered investment funds. New rules would define “venture capital fund” and provide for an exemption for advisers with less than \$150 million in private fund assets under management in the U.S.	SEC	December 10, 2010 (75 FR 77190) Comments due January 24, 2011	July 6, 2011 (76 FR 39646)	July 21, 2011
§§ 407, 408, 410	Rules Implementing Amendments to the Investment Advisers Act of 1940	Increases the statutory threshold for registration by investment advisers with the SEC, requires advisers to hedge funds and other private funds to register with the SEC, and requires reporting by certain investment advisers that are exempt from registration.	SEC	December 10, 2010 (75 FR 77052) Comments due January 24, 2011	July 19, 2011 (76 FR 42950)	July 21, 2011 September 19, 2011
§ 404	Reporting by Investment Advisers to Private Funds and Certain Commodity Pool Operators and Commodity Trading Advisors on Form PF	Requires investment advisers, commodity pool operators and commodity trading advisors, as applicable, to file a Form PF with the SEC. The information contained in Form PF is designed to assist the FSOC in its assessment of systemic risk.	SEC CFTC	February 11, 2011 (76 FR 8068) Comments due April 12, 2011	November 16, 2011 (76 FR 71123)	March 31, 2012

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§§ 404, 406	Commodity Pool Operators (“CPOs”) and Commodity Trading Advisors (“CTAs”): Amendments to Compliance Obligations	Imposes new data collection for CPOs and CTAs that is consistent with the data collection required under the Dodd-Frank Act.	CFTC	February 11, 2011 (76 FR 7976) Comments due April 12, 2011		
§ 409	Family Offices	Excludes “family offices” from definition of an investment adviser under the Investment Advisers Act of 1940 and thus would not be subject to regulation under the Act.	SEC	October 18, 2010 (75 FR 63753) Comments due November 18, 2010	June 29, 2011 (76 FR 37983)	August 29, 2011
§ 413(a)	Net Worth Standard for Accredited Investors	Amends accredited investor standards under the Securities Act to reflect requirements of § 413(a) of the Dodd-Frank Act.	SEC	January 31, 2011 (76 FR 5307) Comments due March 11, 2011		
§ 417(a)(2)	Short Sale Reporting Study Required by Section 417(a)(2)	SEC is required to conduct studies of the feasibility, benefits, and costs of (1) requiring reporting in real time, publicly or, only to the SEC and FINRA, short sale positions in publicly listed securities; and (2) conducting a voluntary pilot in which public companies could agree to have sales of their shares	SEC	May 9, 2011 (76 FR 26787) Comments due July 23, 2011		

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		marked “long,” “short,” or “market maker short,” and purchases of their shares marked “buy” or “buy-to-cover,” and reported as such in real time through the Consolidated Tape.				
§ 418	Investment Adviser Performance Compensation	Adjusts for inflation two dollar amounts tests in the Advisers Act rule that permits investment advisers to charge performance based compensation to “qualified clients.” Also amends rule to: provide the SEC will issue an order every five years adjusting for inflation the dollar amount tests; exclude the value of a person’s primary residence from the test of whether a person has sufficient net worth to be considered a “qualified client;” and add certain transition provisions.	SEC	May 13, 2011 (76 FR 27959) Comments due July 11, 2011		
Title V	Notice of Establishment of the Federal Advisory Committee on Insurance (“FACI”)	Establishes criteria and procedures for selection of members. FACI will advise the Federal Insurance Office on issues related to the responsibilities of the office.	Treasury		May 13, 2011 (76 FR 28129)	

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§ 502	Public Input on the Report to Congress on How to Modernize and Improve the System of Regulation in the United States	The Federal Insurance Office (“FIO”) is required to conduct a study on how to modernize and improve the system of insurance regulation. To assist the FIO in conducting the study and formulating its recommendations, the FIO is issuing this request for comment.	Treasury	October 17, 2011 (76 FR 64174) Comments due December 16, 2011		
§ 619	Supervised Securities Holding Companies Registration	Outlines requirements that a securities holding company must satisfy to make an effective election, including filing the appropriate form with the responsible Reserve Bank, providing all additional required information, and satisfying the statutory waiting period of 45 days or such shorter period the Board determines appropriate.	FRB	September 2, 2011 (76 FR 54717) Comments due October 11, 2011		
§ 619	Study regarding Implementation of Prohibitions on Propriety Trading and Certain Relationships with Hedge Funds and Private Equity Funds	FSOC shall study and make recommendations on implementing the Volcker Rule. Other agencies must then consider the FSOC’s recommendations in developing and adopting regulations to implement the Volcker Rule.	FSOC	October 6, 2010 Notice (75 FR 61758) Comments due November 5, 2010		

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§ 619	Conformance Period for Entities Engaged in Prohibited Proprietary Trading or Private Equity Fund or Hedge Fund Activities	Implements conformance period during which banking entities and nonbank financial companies supervised by the Board must bring their activities and investments into compliance with the prohibitions and restrictions on proprietary trading and relationships with hedge funds and private equity funds.	FRB	November 26, 2010 (75 FR 72741)	February 14, 2011 (76 FR 8265)	April 1, 2011
§ 619	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships with, Hedge Funds and Private Equity Funds	Proposal contains certain prohibitions and restrictions on the ability of a banking entity and nonbank financial company supervised by the FRB to engage in proprietary trading and have certain interests in, or relationships with, a hedge fund or private equity fund.	OCC FRB FDIC SEC	November 7, 2011 (76 FR 68846) Comments due January 13, 2012  January 3, 2012 Extension of Comment Period (77 FR 23) Comments due February 13, 2012		

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§ 621	Prohibition Against Conflicts of Interest in Certain Securizations	Prohibits certain persons who create and distribute an asset-backed security from engaging in transactions, within one year after the date of the first closing of the sale of the asset-back security, that would involve or result in a material conflict of interest with respect to any investor in the asset-backed security.	SEC	September 28, 2011 (76 FR 60320) Comments due December 19, 2011  January 3, 2012 Extension of Comment Period (77 FR 24) Comments due February 13, 2012		
§ 622	Recommendations Regarding Modifications to the Concentration Limit on Large Financial Companies	The FSOC makes several recommendations regarding modifications to the concentration limit, including recommendations regarding a definition of “liabilities” for certain companies; the collection, aggregation and public dissemination of concentration limit data; and the acquisition of failing insured depository institutions.	FSOC	February 8, 2011 Notice (76 FR 6756) Comments due March 10, 2011		
§ 627	Prohibition Against Payment of Interest on Demand Deposits	Repeals the prohibition against the payment of interest on demand deposits by depository institutions.	FRB	April 14, 2011 (76 FR 20892) Comments due May 16, 2011	July 18, 2011 (76 FR 42015)	July 21, 2011

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Title VII	Registration of Intermediaries	Issues regulations to further implement new statutory provisions enacted by Title VII of the Dodd-Frank Act regarding registration of intermediaries.	CFTC	March 9, 2011 (76 FR 12888)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
Title VII	Adoption of Regulations to Incorporate Swaps	Amendments make a number of confirming changes to CFTC's regulations to fully implement the Dodd-Frank Act.	CFTC	June 7, 2011 (76 FR 33066) Comments due August 8, 2011		
Title VII	Temporary Exemptions and Other Temporary Relief, Together with Information on Compliance Dates for New Provisions of the Exchange Act Applicable to Security-Based Swaps	Grants temporary exemptive relief and other temporary relief from compliance with certain provisions of the Exchange Act regarding security-based swaps. Also provides guidance regarding compliance with other provisions of the Exchange Act regarding security-based swaps.	SEC	June 22, 2011 (76 FR 36287) Comments due July 6, 2011		June 15, 2011

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Title VII	Extension of Temporary Exemptions for Eligible Credit Default Swaps to Facilitate Operation of Central Counterparties to Clear and Settle Credit Default Swaps	Extends expiration dates in temporary rules that provide exemptions under the Securities Act, Exchange Act and Trust Indenture Act for certain credit default swaps.	SEC		July 8, 2011 (76 FR 40223)	July 8, 2011
Title VII	Customer Clearing Documentation and Timing of Acceptance for Clearing	Issues rules addressing: the documentation between a customer and a futures commission merchant that clears on behalf of the customer, and the timing of acceptance or rejection of trades for clearing by derivatives clearing organizations and clearing members.	CFTC	August 1, 2011 (76 FR 45730) Comments due September 30, 2011		
Title VII	Clearing Member Risk Management	Issues rules addressing risk management for cleared trades by futures commission merchants, swap dealers, and major swap participants that are clearing members.	CFTC	August 1, 2011 (76 FR 45724) Comments due September 30, 2011		

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Title VII	Swap Transaction Compliance and Implementation Schedule: Clearing and Trade Execution Requirements under Section 2(h) of the CEA	Establish a schedule to phase in compliance with certain new statutory provisions enacted under Title VII. The schedules would provide relief in the form of additional time for compliance with requirements.	CFTC	September 20, 2011 (76 FR 58186) Comments due November 4, 2011		
§§ 712, 721, 741, 761	Definitions Contained in Title VII of Dodd-Frank Act	The SEC and the CFTC shall jointly define certain key terms relating to the regulation of swaps, as well as prescribe regulations regarding “mixed swaps.”	CFTC SEC	August 20, 2010 (75 FR 51429) Comments due September 20, 2010		
§ 712	Further Definition of “Swap Dealer,” “Security-Based Swap Dealer,” “Major Swap Participant,” “Major Security-Based Swap Participant,” and “Eligible Contract Participant”	Issues rules and interpretive guidance to define the terms “swap dealer,” “security-based swap dealer,” “major swap participant,” “major security-based swap participant,” and “eligible contract participant.”	CFTC SEC	December 21, 2010 (75 FR 80174)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		

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§§ 712, 721, 761	Further Definition of “Swap,” “Security-Based Swap,” and “Security-Based Swap Agreement”; Mixed Swaps; Security-Based Swap Agreement Recordkeeping	Further defines the terms “swap,” “security-based swap,” and “security-based swap agreement” and governs; issues rules and guidance regarding “mixed swaps” and books and records with respect to “security-based swap agreements.”	CFTC SEC	May 23, 2011 (76 FR 29818) Comments due July 22, 2011		
§§ 712, 763, 766	Exemptions for Security-Based Swaps Issued by Certain Clearing Agencies	Provides exemptions for certain security-based swaps issued by certain clearing agencies satisfying certain conditions.	SEC	June 15, 2011 (76 FR 34920) Comments due July 25, 2011		
§ 712	Exemptions for Security-Based Swaps	Exempt offers and sales of certain security-based swaps from all provisions of the Securities Act (other than Section 17(a) anti-fraud provisions), the Exchange Act registration requirements and the Trust Indenture Act.	SEC		July 11, 2011 Interim Final Rule (76 FR 40605) Comments due August 15, 2011  October 25, 2011 Notice of Proposed Amendment (76 FR 65999) Comments due November 25, 2011	July 11, 2011

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§§ 713, 724	Protection of Collateral of Counterparties to Uncleared Swaps	Imposes requirements on swap dealers and major swap participants with respect to the treatment of collateral posted by their counterparties to margin, guarantee, or secure uncleared swaps.	CFTC	December 3, 2010 (75 FR 75432)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§§ 713, 725	General Regulations and Derivatives Clearing Organizations (“DCOs”)	Establishes the regulatory standards for compliance with DCO compliance requirements and core principles. Also revises procedures for DCO applications and clarifies procedures for transfer of a DCO registration.	CFTC	December 13, 2010 (75 FR 77576)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	November 8, 2011 (76 FR 69334)	January 9, 2012

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 716	Designation of a Chief Compliance Officer; Required Compliance Policies; and Annual Report of a Futures Commission Merchant, Swap Dealer or Major Swap Participant	Requires each futures commission merchant, swap dealer, and major swap participant to designate a chief compliance officer, prescribes qualifications to such officer, and requires that the chief compliance officer prepare, certify, and furnish an annual report containing an assessment of the registrant's compliance activities to the CFTC.	CFTC	November 19, 2010 (75 FR 70881)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§§ 716, 721,722, 754	Registration of Swap Dealers and Major Swap Participants	Establishes the process for the registration of swap dealers and major swap participants (collectively, "Swap Entities) and that require Swap Entities to become and remain members of a registered futures association. Also defines an "associated person" of a swap dealer or major swap participant as a natural person and implements the prohibition on a Swaps Entity from permitting an associated person who is statutorily disqualified from registration from effecting or being involved in effecting swaps on behalf of the Swaps Entity.	CFTC	November 23, 2010 (75 FR 71379)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	January 19, 2012 (77 FR 2613)	March 19, 2012

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 719(b)	Acceptance of Public Submissions on a Study Mandated by the Dodd-Frank Act, Section 719(b)	The Dodd-Frank Act mandates that the CFTC and the SEC conduct a study on the “feasibility of requiring the derivatives industry to adopt standardized computer-readable algorithmic descriptions which may be used to describe complex and standardized financial derivatives.”	CFTC SEC	December 9, 2010 (75 FR 76706) Comments due December 31, 2010		
§ 719(c)	Acceptance of Public Submissions for a Study on International Swap Regulation	Requests information through public comment in connection with study and report to Congress on swap regulation and clearinghouse regulation in the United States, Asia and Europe.	CFTC SEC	July 26, 2011 (76 FR 44508) Comments due September 26, 2011		
§ 721	Determination of Foreign Exchange Swaps and Forwards	Proposed determination would exempt any foreign exchange swap and foreign exchange forward from the definition of the term “swap” under the Commodity Exchange Act.	Treasury	October 28, 2010 Notice (75 FR 66426)  May 5, 2011 Proposed Determination Comments due June 6, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 721	Amendments to Commodity Pool Operator (“CPO”) and Commodity Trading Advisor (“CTA”) Regulations	Amends CFTC regulations affecting the operations and activities of CPOs and CTAs in order to have those regulations reflect changes made to the Commodity Exchange Act by the Dodd-Frank Act.	CFTC	March 3, 2011 (76 FR 11701)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§§ 721, 723, 731, 733, 737	Commodity Options and Agricultural Swaps	Implements regulations whereby swaps in agricultural commodities and all commodity options may transact subject to the same rules as all other swaps.	CFTC	February 3, 2011 (76 FR 6095)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	August 10, 2011 (76 FR 49291)	December 31, 2011
§ 723	Treatment of Petitions Seeking Grandfather Relief for Trading Activity Done in Reliance Upon Section 2(h)(1)-(2) of the Commodity Exchange Act	The CFTC will not issue grandfather relief petitions to persons seeking to continue to rely on Section 2(h)(1)-(2) of the Commodity Exchange Act.	CFTC	September 16, 2010 Notice (75 FR 56512) Comments due October 18, 2010		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 723	End-User Exception to Mandatory Clearing of Security-Based Swaps	Issues new rule under the Exchange Act governing the exception to mandatory clearing of security-based swaps available for counterparties meeting certain conditions.	SEC	December 21, 2010 (75 FR 79992) Comments due February 4, 2011		
§ 723	Agricultural Swaps	Establishes appropriate conditions, restrictions, and protections to be included in any rule, regulation or order governing the trading of agricultural swaps.	CFTC	September 28, 2010 ANPR (75 FR 59666) Comments due October 28, 2010		
§ 723	Agricultural Commodity Definition	Issues a definition of agricultural commodity for purposes of the Commodity Exchange Act and CFTC regulations.	CFTC	October 26, 2010 (75 FR 65586)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	July 13, 2011 (76 FR 41048)	September 12, 2011
§§ 723, 727, 733, 735	Core Principles and Other Requirements for Designated Contract Markets	Issues new rules and amended guidance, which applies to the designation and operation of contract markets.	CFTC	December 22, 2010 (75 FR 80572)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§§ 723, 733	Core Principals and Other Requirements for Swap Execution Facilities (“SEFs”)	Issues rules, guidance, and acceptable practices regarding the registration and operation of SEFs, and regulate the listing, trading and execution of swaps on SEFs.	CFTC	January 7, 2011 (76 FR 1214)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011  December 14, 2011 Further Notice of Proposed Rulemaking		
§ 723	Reporting Certain Post-Enactment Swap Transactions	Adopts rules to provide for the reporting of “transition” swaps to a registered swap depository or to the CFTC.	CFTC		December 17, 2010 Interim Final Rule (75 FR 78892) Comments due January 18, 2011	December 17, 2010

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§§ 723, 734	Treatment of Petitions Seeking Grandfather Relief for Exempt Commercial Markets (“ECMs”) and Exempt Boards of Trade (“EBOTs”)	Exempt ECMs and EBOTs may receive grandfather relief to continue to operate in accordance with relevant provisions of the Commodity Exchange Act (“CEA”), notwithstanding their deletion from the CEA by the Dodd-Frank Act. Sets forth various conditions for grandfather relief, including the filing of a relief petition and a swap execution facility or designated contract market application with the CFTC.	CFTC	September 16, 2010 Notice (75 FR 56513) Comments due October 18, 2010		September 10, 2010
§§ 723, 745	Process for Review of Swaps for Mandatory Clearing	Implements procedures for determining the eligibility of a derivatives clearing organization (“DCO”) to clear swaps that it plans to accept for clearing; for DCOs submitting swaps to the CFTC for review; for CFTC initiated reviews of swaps; and for staying a clearing requirement while the clearing of a swap is reviewed.	CFTC	November 2, 2010 (75 FR 67277)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	July 26, 2011 (76 FR 44464)	September 26, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§§ 723, 763	End-User Exception to Mandatory Clearing of Swaps	Issues new requirements governing the elective exception to mandatory clearing of swaps available for swap counterparties meeting certain conditions under Section 2(h)(7) of the Commodity Exchange Act.	CFTC	December 23, 2010 (75 FR 80747)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§§ 723, 727-729	Swap Data Recordkeeping and Reporting Requirements: Pre-Enactment and Transition Swaps	Establishes recordkeeping and reporting requirements for pre-enactment swaps and transition swaps.	CFTC	April 25, 2011 (76 FR 22833) Comments due June 9, 2011		
§ 724	Protection of Cleared Swaps Customers Before & After Commodity Broker Bankruptcies	Models for implementing statutory provisions of the Dodd-Frank Act concerning the protection of collateral posted by customers clearing swaps.	CFTC	December 2, 2010 ANPR (75 FR 75162) Comments due January 18, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 724	Protection of Cleared Swaps Customer Contracts and Collateral; Conforming Amendments to the Commodity Broker Bankruptcy Provisions	Imposes requirements on futures commission merchants and derivatives clearing organizations regarding the treatment of cleared swaps customer contracts (and related collateral), and makes conforming amendments to bankruptcy provisions applicable to commodity brokers under the Commodity Exchange Act.	CFTC	June 9, 2011 (76 FR 33818) Comments due August 8, 2011  June 16, 2011 Correction (76 FR 35141)		
§§ 724, 731	Capital Requirements of Swap Dealers (“SDs”) and Major Swap Participants (“MSPs”)	Specifies capital requirements applicable to SDs and MSPs; provides for financial condition reporting and recordkeeping by SDs and MSPs. Amends existing capital and financial reporting regulations for futures commission merchants that also register as SDs or MSPs.	CFTC	May 12, 2011 (76 FR 27802) Comments due July 11, 2011		
§ 725	Financial Resources Requirements for Derivatives Clearing Organizations (“DCOs”)	Establishes financial resources requirements for DCOs to ensure they maintain sufficient financial resources in order to perform their functions in compliance with the Commodity Exchange Act and the Dodd-Frank Act.	CFTC	October 14, 2010 (75 FR 63113)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 725	Information Management Requirements for Derivatives Clearing Organizations (“DCOs”)	Establishes standards for compliance with the DCO core principles regarding reporting, recordkeeping, public information, and information sharing.	CFTC	December 15, 2010 (75 FR 78185)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§§ 725, 802, 804, 805, 807	Risk Management Requirements for Derivatives Clearing Organizations (“DCOs”)	Establishes the regulatory standards for compliance with the DCO core principles regarding participant and product eligibility, risk management, settlement procedures, treatment of funds, default rules and procedures and system safeguards.	CFTC	January 20, 2011 (76 FR 3698)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§§ 725-726	Governance Requirements for Derivatives Clearing Organizations (“DCOs”), Designated Contract Markets (“DCMs”) and Swap Execution Facilities (“SEFs”)	Establishes certain requirements on the resolution of conflicts of interest in order to implement core principles applicable to DCOs, DCMs, and SEFs. The requirements address reporting, transparency in decision-making, and limitations on use or disclosure of non-public information.	CFTC	January 6, 2011 (76 FR 722)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 726	Requirements for Derivatives Clearing Organizations (“DCOs”), Designated Contract Markets (“DCMs”), and Swap Execution Facilities (“SEFs”) Regarding the Mitigation of Conflicts of Interest	Imposes new requirements on DCOs, DCMs, and SEFs, with respect to mitigation of conflicts of interest.	CFTC	October 18, 2010 (75 FR 63732)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§ 727	Real-Time Public Reporting of Swap Transaction Data	Establishes new framework for the real-time public reporting of swap transaction and pricing data for all swap transactions.	CFTC	December 7, 2010 (75 FR 76140)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	January 9, 2012 (77 FR 1182)	March 9, 2012

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§§ 727-729	Swap Data Recordkeeping and Reporting Requirements	Imposes swap data recordkeeping and reporting requirements for swap data repositories, derivatives clearing organizations, designated contract markets, swap execution facilities, swap dealers, major swap participants, and swap counterparties who are neither swap dealers nor major swap participants.	CFTC	December 8, 2010 (75 FR 76574)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	January 13, 2012 (77 FR 2136)	March 13, 2012
§ 728	Swap Data Repositories (“SDRs”)	Establishes registration requirements, statutory duties, core principals and certain compliance obligations for registered SDRs.	CFTC	December 23, 2010 (75 FR 80898)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	September 1, 2011 (76 FR 54538)	October 31, 2011
§ 729	Reporting Pre-enactment Swap Transactions	Specified counterparties to pre-enactment unexpired swap transactions shall report certain information to a registered swap data repository or to the CFTC by the specified compliance date.	CFTC		October 14, 2010 Interim Final Rule (75 FR 63080) Comments due November 15, 2010	October 14, 2010

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 729	Agency Information Collection Activities	Solicits comments on the record retention requirement pursuant to an interim final rule, which required counterparties to a pre-enactment unexpired swap to report such swaps.	CFTC	January 11, 2011 Notice (76 FR 1603) Comments due March 14, 2011		
§ 731	Regulations Establishing and Governing the Duties of Swap Dealers and Major Swap Participants	Swap dealers and major swap participants must comply with certain duties regarding risk management procedures, monitoring of trading to prevent violations of applicable position limits, and other requirements.	CFTC	November 23, 2010 (75 FR 71397)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§ 731	Reporting, Recordkeeping, and Daily Trading Records Requirements for Swap Dealers and Major Swap Participants	Establishes regulatory standards for compliance with reporting and recordkeeping requirements and daily trading records requirements for swap dealers and major swap participants.	CFTC	December 9, 2010 (75 FR 76666)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 731	Business Conduct Standards for Swap Dealers and Major Swap Participants with Counterparties	Establishes new rules under the Commodity Exchange Act concerning external business conduct standards for swap dealers and major swap participants.	CFTC	December 22, 2010 (75 FR 80638)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§ 731	Conformation, Portfolio Reconciliation, and Portfolio Compression Requirements for Swap Dealers and Major Swap Participants	Establishes requirements for swap confirmation, portfolio reconciliation and portfolio compression for swap dealers and major swap participants.	CFTC	December 28, 2010 (75 FR 81519)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§ 731	Orderly Liquidation Termination Provision in Swap Trading Relationship Documentation for Swap Dealers and Major Swap Participants	Sets forth parameters for the inclusion of an orderly liquidation termination provision in the swap trading relationship documentation for swap dealers and major swap participants.	CFTC	February 8, 2011 (76 FR 6708)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 731	Swap Trading Relationship Documentation Requirements for Swap Dealers and Major Swap Participants	Establishes requirements for swap trading relationship documentation for swap dealers and major swap participants.	CFTC	February 8, 2011 (76 FR 6715)  September 20, 2011 (76 FR 58176) Further Notice of Proposed Rulemaking Comments due November 4, 2011		
§ 731	Requirements for Processing, Clearing and Transfer of Customer Positions	Establishes time frame for a swap dealer, major swap participant, futures commission merchant, swap execution facility, and designated contract market to submit contracts, agreements, or transactions to a derivatives clearing organization for clearing.	CFTC	March 10, 2011 (76 FR 13101)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		
§§ 731, 754	Implementation of Conflicts of Interest Policies and Procedures by Swap Dealers and Major Swap Participants	Establishes conflicts of interest requirements for swap dealers and major swap participants to ensure that such persons implement adequate policies and procedures in compliance with the Commodity Exchange Act.	CFTC	November 23, 2010 (75 FR 71391)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§§ 731, 764	Margin and Capital Requirements for Covered Swap Entities	Establishes margin and capital requirements for swap dealers, major swap participants, security-based swap dealers, and major security-based swap participants. The amount of margin varies based on the relative risk of the counterparty and of the swap or security-based swap.	OCC FRB FDIC FCA FHFA	May 11, 2011 (76 FR 27564)  June 24, 2011 Extension of Comment Period (76 FR 37029) Comments due July 11, 2011		
§ 731	Margin Requirements for Uncleared Swaps for Swap Dealers (“SDs”) and Major Swap Participants (“MSPs”)	Implements new statutory framework of Section 4s(e) of the Commodity Exchange Act, added by Section 731 of the Dodd-Frank Act. Addresses initial and variation margin requirements for SDs and MSPs.	CFTC	April 28, 2011 (76 FR 23732)  September 20, 2011 (76 FR 58176) Further Notice of Proposed Rulemaking Comments due November 4, 2011		
§§ 732, 754	Implementation of Conflicts of Interest Policies and Procedures by Futures Commission Merchants and Introducing Brokers	Establishes conflicts of interest requirements for futures commission merchants and introducing brokers to ensure that such persons implement adequate policies and procedures in compliance with the Commodity Exchange Act.	CFTC	November 17, 2010 (75 FR 70152)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 737	Position Reports for Physical Commodity Swaps	Requires position reports from clearing organizations, their members and swap dealers on swaps that are economically equivalent to physical commodity futures and option contracts traded on designated contract markets.	CFTC	November 2, 2010 (75 FR 67258) Comments due December 2, 2010	July 22, 2011 (76 FR 43851)	September 20, 2011
§ 737	Position Limits for Derivatives	Establishes position limits and limit formulas for certain physical commodity derivatives, certain physical commodity futures and option contracts, and certain physical commodity swaps.	CFTC	January 26, 2011 (76 FR 4752) Comments due March 28, 2011	November 18, 2011 (76 FR 71626)	January 17, 2012
§ 738	Registration of Foreign Boards of Trade ("FBOT")	Establishes a registration requirement for FBOTs that wish to provide their members or participants located within the U.S. with direct access to their electronic trading and order matching systems.	CFTC	November 19, 2010 (75 FR 70974)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	December 23, 2011 (76 FR 80674)	February 21, 2012

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 742	Retail Foreign Exchange Transactions	Authorizes national banks, Federal branches or agencies of foreign banks, and their operating subsidiaries to engage in off-exchange transactions in foreign currency with retail customers. Also describes various requirements with which national banks, Federal branches or agencies of foreign banks, and their operating subsidiaries must comply to conduct such transactions.	OCC	April 22, 2011 (76 FR 22633) Comments due May 23, 2011	July 14, 2011 (76 FR 41375)	July 15, 2011
§ 742	Retail Foreign Exchange Transactions	Authorizes Federal savings associations and their operating subsidiaries to engage in off-exchange transactions in foreign currency with retail customers, subject to the requirements enumerated in the OCC's retail forex rule.	OCC		September 12, 2011 Interim Final Rule (76 FR 56094) Comments due November 14, 2011	September 12, 2011
§ 742	Retail Foreign Exchange Transactions	Imposes requirements for foreign currency futures, options on futures, and options that an insured depository institution supervised by the FDIC engages in with retail customers. Also imposes requirements on other foreign currency transactions that are functionally or economically similar to futures, options on futures, or options.	FDIC	May 17, 2011 (76 FR 28358) Comments due June 16, 2011	July 12, 2011 (76 FR 40779)	July 15, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 742	Retail Foreign Exchange Transactions	Temporary rule allows a registered broker-dealer to engage in a retail forex business until July 16, 2012.	SEC		July 15, 2011 Interim Final Rule (76 FR 41676) Comments due September 13, 2011	July 15, 2011
§ 742	Retail Foreign Exchange Transactions (Regulation NN)	Permits banking organizations under FRB supervision to engage in off-exchange transactions in foreign currency with retail customers. Rule describes various requirements with which banking organizations must comply to conduct such transactions.	FRB	August 3, 2011 (76 FR 46652) Comments due October 11, 2011		
§ 742	Retail Foreign Exchange Transactions; Conforming Changes to Existing Regulations in Response to the Dodd-Frank Act	Amends regulations governing off-exchange foreign currency transactions with members of the retail public.	CFTC		September 12, 2011 (76 FR 56103)	September 12, 2011

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§ 745	Provisions Common to Registered Entities	Implements new statutory framework for certification and approval of new products, new rules and rule amendments submitted by registered entities. Additionally, prohibits event contracts based on certain excluded commodities, establishes special procedures for certain rule changes proposed by systemically important derivatives clearing organizations, and provides for the tolling of review periods for certain novel derivative products.	CFTC	November 2, 2010 (75 FR 67282) Comments due January 3, 2011	July 27, 2011 (76 FR 44776)	September 26, 2011
§ 747	Antidisruptive Practices Authority Contained in the Dodd-Frank Act	Prohibits certain trading practices deemed disruptive of fair and equitable trading.	CFTC	November 2, 2010 ANPR (75 FR 67301) Comments due January 3, 2011  March 18, 2011 ANPR (76 FR 14826)		March 18, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 748	Implementing the Whistleblower Provisions of Sections 23 of the Commodity Exchange Act (“CEA”)	Establishes a whistleblower program that enables the CFTC to pay an award to eligible whistleblowers who voluntarily provide the CFTC with original information about a violation of the CEA. Also prohibits retaliation by employers.	CFTC	December 6, 2010 (75 FR 75728) Comments due February 4, 2011	August 25, 2011 (76 FR 53172)	October 24, 2011
§ 750	Public Input for the Study Regarding the Oversight of Existing and Prospective Carbon Markets	Dodd-Frank directs the interagency group to conduct a study on the oversight of existing and prospective carbon markets to ensure an efficient, secure, and transparent carbon market, including oversight of spot markets and derivative markets.	CFTC	November 26, 2010 Notice (75 FR 72816) Comments due December 17, 2010		
§ 753	Prohibition of Market Manipulation	Rules broadly prohibit fraud and manipulation in connection with any swap, or contract of sale of any commodity in interstate commerce, or contract for future delivery on or subject to the rules of any registered entity.	CFTC	November 3, 2010 (75 FR 67657) Comments due January 3, 2011	July 14, 2011 (76 FR 41398)	August 15, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 754	Effective Date for Swap Regulation	<p>Proposes to temporarily exempt persons or entities with respect to provisions of the CEA added or amended by the Dodd-Frank Act that reference one or more terms regarding entities or instruments that are required to be “further defined.” Also proposes to grant relief from certain provisions of the CEA that will or may apply to certain agreements, contracts, and transactions in exempt or excluded commodities as a result of the repeal of various CEA exemptions and exclusions.</p> <p>The Final Order extends the potential latest expiration date to July 16, 2012, and adds provisions to account for the repeal and replacement (as of December 31, 2011) of part 35 of the CFTC’s regulations).</p>	CFTC	<p>June 17, 2011 (76 FR 35372) Comments due July 1, 2011</p>	<p>July 19, 2011 (76 FR 42508)</p> <p>December 23, 2011 Final Order (76 FR 80233)</p>	December 23, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 761	Prohibition Against Fraud, Manipulation, and Deception in Connection with Security-Based Swaps	New rule intended to prevent fraud, manipulation, and deception in connection with the offer, purchase or sale of any security-based swap, the exercise of any right or performance of any obligation under a security-based swap, or the avoidance of such exercise or performance.	SEC	November 8, 2010 (75 FR 68560) Comments due December 23, 2010		
§§ 761, 764	Amendments to Include New Applicant Types on Form ID	Amends Form ID to include additional applicant types in order to facilitate processing of the form.	SEC		September 9, 2011 (76 FR 55788)	September 9, 2011
§ 763	Security-Based Swap Data Repository (“SDR”) Registration, Duties, and Core Principals	Establishes new rules under the Exchange Act governing the SDR registration process, duties, and core principles, including duties related to data maintenance and access by relevant authorities and those seeking to use the SDR’s repository services.	SEC	December 10, 2010 (75 FR 77306) Comments due January 24, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 763	Registration and Regulation of Security-Based Swap Execution Facilities (“SB SEFs”)	Establishes Regulation SB SEF under the Exchange Act, which is designed to create a registration framework for SB SEFs; establish rules with respect to Dodd-Frank Act’s requirement that a SB SEF must comply with the fourteen enumerated core principles and enforce compliance with those principles; and implement a process for a SB SEF to submit to the SEC proposed changes to the SB SEF’s rules.	SEC	February 28, 2011 (76 FR 10948) Comments due April 4, 2011		
§ 763(b)	Amendment for Rule Filing Requirements for Dually-Registered Clearing Agencies	Expands the list of categories that qualify for summary effectiveness under the Exchange Act to include any matter effecting a change in an existing service of a clearing agency registered with the SEC that both primarily affects the futures clearing operations of the clearing agency with respect to futures that are not security futures and does not significantly affect any securities clearing operations of the clearing agency or any related rights or obligations of the clearing agency or persons using such service.	SEC		July 13, 2011 Interim Final Rule (76 FR 41056) Comments due September 15, 2011	July 15, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§§ 763, 805	Clearing Agency Standards for Operation and Governance	Issues rules regarding registration of clearing agencies and standards for the operation and governance of clearing agencies.	SEC	March 16, 2011 (76 FR 14472) Comments due April 29, 2011		
§§ 763, 766	Regulation SBSR – Reporting and Dissemination of Security-Based Swap Information	Provides for the reporting of security-based swap information to registered security-based swap data repositories or the SEC, and the public dissemination of security-based swap transaction, volume, and pricing information.	SEC	December 2, 2010 (75 FR 75208) Comments due January 18, 2011		
§§ 763, 806, 916	Process for Submissions for Review of Security-Based Swaps for Mandatory Clearing and Notice Filing Requirements for Clearing Agencies	Specifies the process for a registered clearing agency’s submission for review of any security-based swap that the clearing agency plans to accept for clearing, the manner of notice the clearing agency must provide to its members of such submission, and the procedures by which the SEC may stay the requirement that a security-based swap is subject to mandatory clearing while the clearing of the security-based swap is reviewed.	SEC	December 30, 2010 (75 FR 82490) Comments due February 14, 2011		

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§ 764	Business Conduct Standards for Security-Based Swap Dealers and Major Security-Based Swap Participants	Establishes external business conduct standards for security-based swap dealers and major security-based swap participants.	SEC	July 18, 2011 (76 FR 42396) Comments due August 29, 2011		
§ 764	Trade Acknowledgment and Verification of Security-Based Swap Transactions	Requires security-based swap dealers and major security-based swap participants to provide trade acknowledgments and to verify those trade acknowledgments in security-based swap transactions.	SEC	January 21, 2011 (76 FR 3859) Comments due February 22, 2011		
§ 764(a)	Registration of Security-Based Swap Dealers and Major Security-Based Swap Participants	Proposes new rules to provide for the registration of security-based swap entities. Also proposes forms to facilitate registration (and withdrawal from registration) of these entities.	SEC	October 24, 2011 (76 FR 65784) Comments due December 19, 2011		

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§ 765	Ownership Limitations and Governance Requirements for Security-Based Swap Clearing Agencies, Security-Based Swap Execution Facilities (“SB SEFs”), and National Securities Exchanges with Respect to Security-Based Swaps (“SBS Exchanges”) Under Regulation MC	Establishes Regulation MC, which would mitigate potential conflicts of interest at security-based swap clearing agencies, SB SEFs, and SBS exchanges.	SEC	October 26, 2010 (75 FR 65882)  March 8, 2011 Reopening of Comment Period (76 FR 12645) Comments due April 29, 2011		
§ 766	Beneficial Ownership Reporting Requirements and Security-Based Swaps	Clarifies that following the July 16, 2011 statutory effective date of Section 13(o), which was added by Section 766 of the Dodd-Frank Act, persons who purchase or sell security-based swaps will remain within the scope of the existing beneficial ownership rules to the same extent they are now.	SEC	March 22, 2011 (76 FR 15874) Comments due April 15, 2011	June 14, 2011 (76 FR 34579)	July 16, 2011

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§ 766	Reporting of Security-Based Swap Transaction Data	Specified counterparties to pre-enactment security-based swap transactions shall be required to report certain information to a registered security-based swap data repository or to the SEC by the specified compliance date.	SEC		October 20, 2010 Interim Rule (75 FR 64643) Comments due December 20, 2010	October 20, 2010
§ 804	Authority to Designate Financial Market Utilities as Systemically Important	Issues criteria and analytical framework that should be applied by the FSOC in designating financial market utilities for heightened supervision under the Dodd-Frank Act.	FSOC	December 21, 2010 ANPR (75 FR 79982)  March 28, 2011 (76 FR 17047) Comments due May 27, 2011	July 27, 2011 (76 FR 44763)	August 26, 2011
§ 805	Financial Market Utilities (“FMUs”)	Establishes risk-management standards governing the operations related to the payment, clearing and settlement activities of designated FMUs.	FRB	April 4, 2011 (76 FR 18445) Comments due May 19, 2011		

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§ 913	Study Regarding Obligations of Brokers, Dealers, and Investment Advisers	Requests public comment regarding a study to evaluate: the effectiveness of existing legal or regulatory standards of care for brokers, dealers, investment advisers and persons associated with them when providing personalized investment advice and recommendations about securities to retail investors; and whether there are gaps, shortcomings, or overlaps in legal or regulatory standards in the protection of retail customers relating to the standards of care for these intermediaries.	SEC	July 30, 2010 (75 FR 44996) Comments due August 30, 2010		
§ 913	Temporary Rule Regarding Principal Trades With Certain Advisory Clients	SEC amends temporary rule 206(3)-3(T) under the Investment Advisers Act by extending the rule's sunset date by two years to December 31, 2012.	SEC	December 6, 2010 (75 FR 75650)	December 30, 2010 (75 FR 82236)	December 30, 2010
§ 916	Rules of Practice regarding self-regulatory organizations ("SROs")	The SEC adopts new Rules of Practice regarding proceedings to determine whether a proposed rule change submitted by a SRO should be disapproved.	SEC		January 24, 2011 (76 FR 4066)	January 24, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 917	Comment Request on Existing Private and Public Efforts to Educate Investors	Section 917 of the Dodd-Frank Act requires the SEC to conduct a study of financial literacy among investors and submit a report to Congress no later than two years after enactment of the Dodd-Frank Act (July 21, 2012).	SEC	April 22, 2011 (76 FR 22740) Comments due June 21, 2011		
§ 917	Comment Request for Study Regarding Financial Literacy Among Investors	In connection with a study regarding financial literacy among investors as mandated by Section 917 of the Dodd-Frank Act, the SEC requests public comment on the following: methods to improve the timing, content, and format of disclosures to investors with respect to financial intermediaries, investment products, and investment services; the most useful and understandable relevant information that retail investors need to make informed financial decisions before engaging a financial intermediary or purchasing an investment product or service that is typically sold to retail investors.	SEC	January 23, 2012 Notice (77 FR 3294) Comments due March 23, 2012		

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§ 922	Implementing the Whistleblower Provisions of Section 21F of the Exchange Act	Regulation 21F implements the Whistleblower Program, including defining critical terms, outlining procedures for applying for awards and the SEC's procedures for making decisions on claims.	SEC	November 17, 2010 (75 FR 70488) Comments due December 17, 2010	June 13, 2011 (76 FR 34300)	August 12, 2011
§ 922	Rescission of Rules Pertaining to the insider trading bounty program	Due to the removal of the statutory basis for the insider trading bounty program, the SEC shall rescind rules promulgated to administer the program.	SEC		September 21, 2010 (75 FR 57384)	September 21, 2010
§ 922	Delegation of Authority to the Director of Its Division of Enforcement	Amends its rules to delegate authority to the Director of the Division of Enforcement to disclose information that could reasonably be expected to reveal the identity of a whistleblower to those persons to whom disclosure may be made without loss of confidentiality.	SEC		July 7, 2011 (76 FR 39769)	July 7, 2011
§ 926	Disqualification of Felons and Other "Bad Actors" From Rule 506 Offering	Adopts rules that disqualify securities offerings involving certain "felons and other 'bad actors'" from reliance on the safe harbor from Securities Act registration provided by Rule 506 of Regulation D.	SEC	June 1, 2011 (76 FR 31518) Comments due July 14, 2011		

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§ 929	Proposed Bylaw Change Relating to Securities Investor Protection Corporation (“SIPC”) Fund Assessments on SIPC Members	Amends SIPC Assessment bylaw regarding minimum assessment on SIPC members to comply with the Dodd-Frank Act.	SEC		January 14, 2011 Order (76 FR 2728)	January 14, 2011
§ 929W	Rule 17Ad-17; Transfer Agents’, Brokers’, and Dealers’ Obligation to Search for Lost Securityholders; Paying Agents’ Obligation to Search for Missing Securityholders	Amends Exchange Act Rule 17Ad-17 to extend to brokers and dealers the requirement of Rule 17Ad-17 to search for lost securityholders; add to Rule 17Ad-17 a requirement that “paying agents” notify “missing security holders” in writing that the paying agent has sent the missing security holder a check that has not yet been negotiated; add to Rule 17Ad-17 an exclusion for paying agents from the notification requirements when the value of the not yet negotiated check is less than \$25; and add to Rule 17Ad-17 a provision clarifying that the written notification requirements shall have no effect on State escheatment laws.	SEC	March 25, 2011 (76 FR 16707) Comments due May 9, 2011		

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§ 929Y	Study on Extraterritorial Private Rights of Action	Section 929Y of the Dodd-Frank Act directs the SEC to solicit public comment and thereafter conduct a study to determine the extent to which private rights of action under the antifraud provisions of the Exchange Act should be extended to cover transnational securities fraud.	SEC	October 29, 2010 (75 FR 66822) Comments due February 18, 2011		
§§ 931-939H; 943	Nationally Recognized Statistical Rating Organizations (“NRSROs”)	Amends existing rules and issues new rules applicable to credit rating agencies registered as NRSROs. Also amends existing rules and issues a new rule that implements a requirement added by the Dodd-Frank Act that issuers and underwriters of asset-back securities make publicly available the findings and conclusions of any third-party due diligence report obtained by the issuer or underwriter.	SEC	June 8, 2011 (76 FR 33420) Comments due August 8, 2011		
§§ 932, 945	Issuer Review of Assets in Offerings of Assets-Backed Securities (“ABS”)	Requires any issuer registering the offer and sale of an ABS to: perform a review of the underlying assets, disclose the issuer’s findings, and file a new form to include certain disclosures relating to third-party due diligence providers.	SEC	October 19, 2010 (75 FR 64182) Comments due November 15, 2010		

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§ 939	Credit Rating Standardization Study	Requests comment to inform study on the feasibility and desirability of: standardizing credit ratings terminology; standardizing the market stress conditions under which ratings are evaluated; requiring a quantitative correspondence between credit ratings and a range of default probabilities and loss expectations under standardized conditions of economic stress; and standardizing credit rating terminology across asset classes.	SEC	December 23, 2010 (75 FR 80866) Comments due February 7, 2011		
§ 939(a)	Permissible Investments for Federal and State Savings Associations: Corporate Debt Securities	Amends regulations to prohibit any insured savings association from acquiring and retaining a corporate debt security unless it determines, prior to acquiring such security and periodically thereafter, that the issuer has adequate capacity to meet all financial commitments under the security for the projected life of the investment.	FDIC	December 15, 2011 (76 FR 78086) Comments due February 13, 2012		

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§ 939A	Alternatives to the Use of External Credit Ratings in the Regulations of the OCC	OCC shall review and modify regulations to remove any reference or requirement of reliance on credit ratings and to substitute a standard of credit-worthiness the OCC deems appropriate.	OCC	August 13, 2010 ANPR (75 FR 49423) Comments due October 12, 2010  November 29, 2011 (76 FR 73526) Comments due December 29, 2011		
§ 939A	Investment of Customer Funds and Funds Held in an Account for Foreign Futures and Foreign Options Transactions	Amends regulations regarding the investment of customer segregated funds and funds held in an account subject to CFTC Regulation 30.7. Rule addresses: certain changes to the list of permitted investments, a clarification of the liquidity requirement, the removal of rating requirements, and an expansion of concentration limits.	CFTC	November 3, 2010 (75 FR 67642)  May 4, 2011 Extension of Comment Period (76 FR 25274) Comments due June 3, 2011	December 19, 2011 (76 FR 78776)	February 17, 2012

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§ 939A	Alternatives to the Use of Credit Ratings in the Risk-Based Capital Guidelines of the Federal Banking Agencies	The agencies must modify their regulations to remove any reference to, or requirements of reliance on, credit ratings in such regulations and substitute in their place other standards of creditworthiness.	OCC OTS FRB FDIC	August 25, 2010 ANPR (75 FR 52283) Comments due October 25, 2010		
§ 939A	Alternatives to the Use of External Credit Ratings in the Regulations of the OTS	OTS shall review and modify regulations to remove any reference to, or requirements of reliance on, credit ratings in such regulations and substitute in their place other standards of creditworthiness.	OTS	October 14, 2010 ANPR (75 FR 63107) Comments due November 15, 2010		
§ 939A	Removing Any Reference to or Reliance on Credit Ratings in Commission Regulations	Implements new statutory framework that requires CFTC to replace any reference to, or reliance on, credit ratings in their regulations with an appropriate alternative standard.	CFTC	November 2, 2010 (75 FR 67254) Comments due December 2, 2010	July 25, 2011 (76 FR 44262)	September 23, 2011

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§ 939A	Alternatives to Use of Credit Ratings in Regulations Governing the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation and the Federal Home Loan Banks	Requests comments on potential alternatives to the use of credit ratings in the regulations applicable to Fannie Mae and Freddie Mac.	FHFA FHFB OFHEO	January 31, 2011 ANPR (76 FR 5292) Comments due March 17, 2011		
§ 939A	Security Ratings	Replaces rule and form requirements under the Securities Act and the Exchange Act for securities offering or issuer disclosure rules that rely on, or make special accommodations for, security ratings with alternative requirements.	SEC	February 16, 2011 (76 FR 8946) Comments due March 28, 2011	August 3, 2011 (76 FR 46603)	September 2, 2011
§ 939A	References to Credit Ratings in Certain Investment Company Act Rules and Forms	Issues amendments to two rules and four forms under the Investment Company Act and the Securities Act that contain references to credit ratings.	SEC	March 9, 2011 (76 FR 12896) Comments due April 25, 2011		

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§ 939A	Removal of Certain References to Credit Ratings Under the Securities Exchange Act	Amends certain rules and one form under the Exchange Act applicable to broker-dealer financial responsibility, distributions of securities, and confirmations of transactions. Requests comment on potential standards of creditworthiness for the provisions of the Exchange Act which define the terms “mortgage related security” and “small business related security.”	SEC	May 6, 2011 (76 FR 26550) Comments due July 5, 2011		
§ 939A	Treatment of Asset-Backed Issuers Under the Investment Company Act	Considers proposing amendments to Rule 3a-7 under the Investment Company Act, to reflect recent developments affecting asset-backed issuers, including the Dodd-Frank Act.	SEC	September 7, 2011 ANPR (76 FR 55308) Comments due November 7, 2011		
§ 939A	Government Securities Act Regulations; Replacement of References to Credit Ratings and Technical Amendments	Amends regulations issued under the Government Securities Act to replace references to credit ratings with alternative requirements.	Treasury	September 27, 2011 (76 FR 59592) Comments due November 28, 2011		

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§ 939B	Removal From Regulation FD of the Exemption for Credit Rating Agencies	The SEC is required to amend Regulation FD to remove the specific exemption for disclosures made to nationally recognized statistical rating organizations and credit rating agencies for the purpose of determining or monitoring credit ratings.	SEC		October 4, 2010 (75 FR 61050)	October 4, 2010
§ 941	Credit Risk Retention	Requires the securitizer of asset-backed securities to retain not less than five percent of the credit risk of the assets underlying the securities.	OCC FRB FDIC SEC FHFA HUD	April 29, 2011 (76 FR 24090)  June 10, 2011 Extension of Comment Period Comments due August 1, 2011		
§ 942	Suspension of the Duty to File Reports for Classes of Asset-Backed Securities (“ABS”) Under Section 15(d) of the Exchange Act	Permits suspension of reporting obligations for ABS issuers when there are no longer ABS of the class sold in a registered transaction held by non-affiliates of the depositor.	SEC	January 12, 2011 (76 FR 2049) Comments due February 7, 2011	August 23, 2011 (76 FR 52549)	September 22, 2011

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§ 942	Re-Proposal of Shelf Eligibility Conditions for Asset-Backed Securities (“ABS”)	Revises and re-proposes registrant and transaction requirements related to shelf registration of ABS and changes to exhibit filing deadlines.	SEC	August 5, 2011 (76 FR 47948) Comments due October 4, 2011		
§ 943	Disclosure for Asset-Backed Securities (“ABS”)	Securitizers of ABS shall be required to disclose fulfilled and unfulfilled repurchase requests. Nationally recognized statistical rating organizations shall also be required to include various information regarding representations, warranties, and enforcement mechanisms available to ABS investors in any report accompanying a credit rating issued in connection with such offering.	SEC	October 13, 2010 (75 FR 62718)	January 26, 2011 (76 FR 4489)	March 28, 2011
§ 945	Issuer Review of Assets in Offerings of Assets-Backed Securities (“ABS”)	Requires that any issuer that registers the offer and sale of an ABS is required to perform a review of the assets underlying such security.	SEC	October 19, 2010 (75 FR 64182)	January 25, 2011 (76 FR 4231)	March 28, 2011

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§ 951	Shareholder Approval of Executive Compensation and Golden Parachute Compensation	Companies shall be required to conduct a separate shareholder advisory vote to approve the compensation of executives.	SEC	October 28, 2010 (75 FR 66590)	February 2, 2011 (76 FR 6010)	April 4, 2011
§ 951	Reporting of Proxy Votes on Executive Compensation and Other Matters	Requires an institutional investment manager that is subject to Section 13(f) of the Exchange Act to report annually how it voted proxies relating to executive compensation matters.	SEC	October 28, 2010 (75 FR 66622) Comments due November 18, 2010		
§ 952	Listing Standards for Compensation Committees	Directs the exchanges to establish listing standards that, among other things, require each member of a listed issuer's compensation committee to be a member of the board of directors and to be "independent." Adopts new disclosure rules concerning the use of compensation consultants and conflicts of interest.	SEC	April 6, 2011 (76 FR 18966)  May 4, 2011 Extension of Comment Period (76 FR 25273) Comments due May 19, 2011		

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§ 956	Incentive-based Compensation Arrangements	Requires the reporting of incentive-based compensation arrangements by a covered financial institution and prohibits incentive-based compensation arrangements at a covered financial institution that provides excessive compensation or that could expose the institution to inappropriate risks that could lead to material financial loss.	OCC FRB FDIC OTS NCUA SEC FHFA	April 14, 2011 (76 FR 21170) May 31, 2011		
§ 971	Facilitating Shareholder Director Nominations	SEC has the authority to require inclusion of shareholder nominees for director in company proxy materials.	SEC		September 16, 2010 (75 FR 56668)	November 15, 2010
§ 975	Temporary Registration of Municipal Advisors	Municipal advisors must register with SEC on or before October 1, 2010 in order to continue their municipal advisory services.	SEC		September 8, 2010 Interim Rule (75 FR 54465) Comments due October 8, 2010	
§ 975	Registration of Municipal Advisors	Establishes a permanent registration regime for municipal advisors and imposes certain record-keeping requirements on such advisors.	SEC	January 6, 2011 (76 FR 824) Comments due February 22, 2011		

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§ 978	Order Directing Funding of the Governmental Accounting Standards Board (“GASB”)	Ordered that FINRA establish (a) a reasonable annual accounting support fee to adequately fund the annual budget of the GASB; and (b) rules and procedures to provide for the equitable allocation, assessment, and collection of the accounting support fee from its members, and the remittance of all such accounting support fees to the Financial Accounting Foundation.	SEC		May 16, 2011 Order (76 FR 28247)	
§ 982	Commission Guidance regarding Auditing, Attestation, and Related Professional Standards Related to Brokers and Dealers	Issues interpretive guidance to clarify application of certain SEC rules, regulations, releases, and staff bulletins in light of the authority granted to the PCAOB in the Dodd-Frank Act to establish auditing, attestation, and related professional practice standards governing the preparation and issuance of audit reports to be included in broker and dealer filings with the SEC.	SEC		October 1, 2010 Interpretation (75 FR 60616)	October 1, 2010
§ 982	Broker-Dealer Reports	Amends the broker-dealer financial reporting rule under the Exchange Act.	SEC	June 27, 2011 (76 FR 37572) Comments due August 26, 2011		

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§ 989G	Internal Control Over Financial Reporting in Exchange Act Periodic Reports of Non-Accelerated Filers	Section 404(b) of the Sarbanes-Oxley Act shall not apply to any audit report prepared for an issuer that is neither an accelerated filer nor a large accelerated filer.	SEC		September 21, 2010 (75 FR 57385)	September 21, 2010
§ 989G(b)	Study Required by Section 989G(b) of the Dodd-Frank Act Regarding Compliance with Section 404(b) of the Sarbanes-Oxley Act (“SOX”)	SEC shall conduct a study to determine how it could reduce the burden of complying with Section 404(b) of SOX for companies whose public float is between \$75 million and \$250 million, while maintaining investor protections.	SEC	October 20, 2010 (75 FR 64773) Comments due December 6, 2010		
§ 1013	Request for Information on Consumer Financial Products and Services Offered to Servicemembers	Seeks information on consumer financial products and services that are currently being offered to or used by servicemembers and their families.	CFPB	September 6, 2011 Notice (76 FR 54998) Comments due September 20, 2011		

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§§ 1022, 1052	Disclosure of Records and Information	Establishes procedures for the public to obtain information from the CFPB under FOIA, and in legal proceedings. Also establishes rules regarding the confidential treatment of information obtained from persons in connection with the exercise of CFPB's authorities under federal consumer financial law.	CFPB		July 28, 2011 Interim Final Rule (76 FR 45372) Comments due September 26, 2011	July 28, 2011
§ 1024	Defining Larger Participants in Certain Consumer Financial Products and Service Markets	CFPB is considering including the following products and services within its supervisory program: debt collection, consumer reporting, consumer credit and related activities, money transmitting, check cashing and related activities, prepaid cards, and debt relief services.	CFPB	June 29, 2011 Notice (76 FR 38059) Comments due August 15, 2011		
§ 1042(c)	State Official Notification Rules	Establishes procedures that govern the process by which state officials notify the CFPB of actions or proceedings undertaken pursuant to authority granted in section 1042(a) of the Dodd-Frank Act.	CFPB		July 28, 2011 Interim Final Rule (76 FR 45174) Comments due September 26, 2011	July 28, 2011

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§ 1052	Rules Relating to Investigations	Adopts rule to described CFPB's procedures for investigations pursuant to section 1052 of the Dodd-Frank Act.	CFPB		July 28, 2011 Interim Final Rule (76 FR 45168) Comments due September 26, 2011	July 28, 2011
§ 1053(e)	Rules of Practice for Adjudication Proceedings	Issues rules establishing procedures for the conduct of adjudication proceedings conducted pursuant to section 1053 of the Dodd-Frank Act.	CFPB		July 28, 2011 Interim Final Rule (76 FR 45338) Comments due September 26, 2011	July 28, 2011
§ 1063(i)	Identification of Enforceable Rules and Orders	Lists the rules and orders that will be enforced by the CFPB.	CFPB	May 31, 2011 Notice (76 FR 31222) Comments due June 30, 2011	July 21, 2011 Final List (76 FR 43569)	
§ 1071	Regulation B; Equal Credit Opportunity	Exempts motor vehicle dealers that are subject to the Board's jurisdiction from the requirements of Section 704B of the Equal Credit Opportunity Act temporary, until the effective date of the final rules that will be issued by the Board.	FRB	June 23, 2011 (76 FR 36885) Comments due July 29, 2011	September 26, 2011 (76 FR 59237)	September 26, 2011

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§ 1073	Electronic Fund Transfers	Establishes new protections for consumers who send remittance transfers to recipients in a foreign country by providing consumers with disclosures and error resolution rights.	FRB	May 23, 2011 (76 FR 29902) Comments due July 20, 2011		
§ 1073	Remittance Transfers	Adds remittance transfers as an example of money transfer instruments Federal credit unions may provide to persons within their fields of membership.	NCUA		July 27, 2011 Interim Final Rule (76 FR 44761) Comments due September 26, 2011	July 27, 2011
§ 1075	Debit Card Interchange Fees and Routing	Establishes standards for determining whether an interchange fee received or charged by an issuer with respect to an electronic debit transaction is reasonable and proportional to the cost incurred by the issuer; prohibits issuers and networks from restricting the number of networks over which an electronic debit transaction may be processed and from inhibiting the ability of a merchant to direct the routing of an electronic debit transaction to any network that may process such transactions.	FRB	December 28, 2010 (75 FR 81722) Comments due February 22, 2011	July 20, 2011 (76 FR 43394)	October 1, 2011

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§ 1075	Debit Card Interchange Fees and Routing	Allows an issuer to receive an adjustment of 1 cent to its interchange transaction fee if the issuer develops, implements, and updates policies and procedures reasonably designed to identify and prevent fraudulent electronic debit transactions; monitor the incidence of, reimbursements received for, and losses incurred from fraudulent electronic debit transactions; respond appropriately to suspicious electronic debit transactions; and secure debit card and cardholder data.	FRB		July 20, 2011 Interim Final Rule (76 FR 43478) Comments due September 30, 2011	October 1, 2011
§ 1077	Request for Information Regarding Private Education Loans and Private Educational Lenders	CFPB seeks information on private education loans and related consumer financial products and services that are currently being offered to or used by students and their families for the financing of postsecondary education.	CFPB	November 17, 2011 Notice (76 FR 71329) Comments due January 17, 2012		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 1086	Availability of Funds and Collection of Checks	Section 1086 of the Dodd-Frank Act amends the EFA Act to require the Board, jointly with the Bureau of Consumer Financial Protection to update the dollar amounts to reflect inflation every five years. These amounts include the amount of funds a depository bank must make available from a deposit of a check not subject to next-day availability, by cash or similar means, and under the new-account and large-deposit limitations.	FRB	March 25, 2011 (76 FR 16862) Comments due June 3, 2011		
§ 1088	Business Affiliate Marketing and Disposal of Consumer Information Rules	CFTC registrants must provide consumers with the opportunity to prohibit affiliates from using certain information to make marketing solicitations to consumers. Additionally, CFTC registrants that possess/maintain consumer report information in connection with their business activities shall develop and implement a written program for proper disposal of such information.	CFTC	October 27, 2010 (75 FR 66018) Comments due December 27, 2010	July 22, 2011 (76 FR 43879)	September 20, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 1093	Privacy of Consumer Financial Information	Amends CFTC regulations to expand consumer financial privacy protections to cover swap dealers and major swap participants.	CFTC	October 27, 2010 (75 FR 66014) Comments due December 27, 2010		
§ 1100E	Consumer Leasing	Implements the provision of the Dodd-Frank Act that raised the Consumer Leasing Act's \$25,000 exemption threshold to \$50,000.	FRB	December 16, 2010 (75 FR 78632)	April 4, 2011 (76 FR 18349)  June 20, 2011 (76 FR 35721)	July 21, 2011  January 1, 2012
§ 1100E	Truth in Lending	Implements the provision of the Dodd-Frank Act that raised the Truth in Lending Act's \$25,000 exemption threshold to \$50,000.	FRB	December 16, 2010 (75 FR 78636)	April 4, 2011 (76 FR 18354)  June 20, 2011 (76 FR 35722)	July 21, 2011  January 1, 2012
§ 1100F	Fair Credit Reporting Risk-Based Pricing Regulations	Amends risk-based pricing rules to require disclosure of credit scores and information relating to credit scores in risk-based pricing notices if a credit score of the consumer is used in setting the material terms of credit.	FRB FTC	March 15, 2011 (76 FR 13902) Comments due April 14, 2011	July 15, 2011 (76 FR 41602)	August 15, 2011
§ 1100F	Equal Credit Opportunity	Amends model notices in Regulation B to include the disclosure of credit scores and information relating to credit scores if a credit score is used in taking adverse action.	FRB	March 15, 2011 (76 FR 13896) Comments due April 14, 2011	July 15, 2011 (76 FR 41590)	August 15, 2011

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§§ 1411, 1412, 1414	Regulation Z; Truth In Lending	Implements statutory changes made by the Dodd-Frank Act that expand the scope of the ability-to-repay requirement to cover any consumer credit transaction secured by a dwelling. Establishes standards for complying with the ability-to-repay requirement, including by making a “qualified mortgage.”	FRB	May 11, 2011 (76 FR 27390) Comments due July 22, 2011		
§ 1431	Truth In Lending	The Board is required to adjust the statutory fee trigger for HOEPA loans.	FRB		August 4, 2010 (75 FR 46837)	January 1, 2011
§ 1461	Regulation Z; Truth In Lending	Provides a higher APR threshold for determining whether “jumbo” mortgage loans secured by a first lien on a consumer's principal dwelling are higher-priced mortgage loans for which an escrow account must be established.	FRB	September 24, 2010 (75 FR 58505)	March 2, 2011 (76 FR 11319)	April 1, 2011
§ 1461	Truth in Lending	Implements the statutory changes made by the Dodd-Frank Act that lengthen the time for which a mandatory escrow account established for a higher-priced mortgage loan must be maintained.	FRB	March 2, 2011 (76 FR 11598) Comments due May 2, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 1472	Section 129E of the Truth In Lending Act (“TILA”)	Implements Section 129E of TILA, which establishes new requirements regarding appraisal independence for consumer credit transactions secured by the consumer’s principal dwelling.	FRB		October 28, 2010 Interim Final Rule (75 FR 66554) Comments due December 27, 2010	December 27, 2010
§ 1502	Conflict Minerals	Any issuer who requires conflict minerals in the functionality or production of a product must disclose in the body of its annual report, whether the conflict minerals originated in the Democratic Republic of the Congo or an adjoining country.	SEC	December 23, 2010 (75 FR 80948)  February 3, 2011 Extension of Comment Period (76 FR 6110) Comments due March 2, 2011		
§ 1503	Mine Safety Disclosure	Issuers that are operators, or that have a subsidiary that is an operator, of a coal or other mine, must disclose in their periodic reports information regarding specified health and safety violations, orders and citations, related assessments and legal actions, and mining-related fatalities.	SEC	December 22, 2010 (75 FR 80374)  February 3, 2011 Extension of Comment Period (76 FR 6110) Comments due March 2, 2011		

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SECTION	SUBJECT	DESCRIPTION	AGENCY	PROPOSED RULE	FINAL RULE	EFFECTIVE DATE
§ 1504	Disclosure of Payments by Resource Extraction Issuers	Require resource extraction issuers to disclose in an annual report, information relating to any payment made by the issuer, or by a subsidiary or another entity controlled by the issuer, to a foreign government or the Federal Government for the purpose of the commercial development of oil, natural gas, or minerals; and the type and total amount of payments made to each government.	SEC	December 23, 2010 (75 FR 80978)  February 3, 2011 Extension of Comment Period (76 FR 6110) Comments due March 2, 2011		
§ 1601	Swap Exclusion for Section 1256 Contracts	Proposes regulations that describe swaps and similar agreements that fall within the meaning of section 1256(b)(2)(B) of the Internal Revenue Code.	IRS	September 16, 2011 (76 FR 57684) Comments due December 15, 2011		

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