

**RULEMAKINGS AND OTHER DETERMINATIONS REQUIRED BY
THE DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT**

Key:

Act – Dodd-Frank Wall Street Reform and Consumer Protection Act (including its various titles and subtitles)

Advisers Act – Investment Advisers Act of 1940

BHCA – Bank Holding Company Act of 1956

Bureau – Bureau of Consumer Financial Protection

CEA – Commodity Exchange Act

CFTC – Commodity Futures Trading Commission

Company Act – Investment Company Act of 1940

Council – Financial Stability Oversight Council

Exchange Act – Securities Exchange Act of 1934

Federal Reserve – Board of Governors of the Federal Reserve System

FDIA – Federal Deposit Insurance Act

FDIC – Federal Deposit Insurance Corporation

FERC – Federal Energy Regulatory Commission

FHFA – Federal Housing Finance Authority

FTC – Federal Trade Commission

HMDA – Home Mortgage Disclosure Act

HUD – Department of Housing and Urban Development

MSRB – Municipal Securities Rulemaking Board

NCUA – National Credit Union Administration

NRSRO – Nationally Recognized Statistical Ratings Organization

OCC – Office of the Comptroller of the Currency

PCAOB – Public Company Accounting Oversight Board

RESPA – Real Estate Settlement Procedures Act of 1974

SEC – Securities and Exchange Commission

Securities Act – Securities Act of 1933

SIPC – Securities Investor Protection Corporation

SRO – Self-Regulatory Organization

Treasury – U.S. Department of the Treasury

TILA – Truth in Lending Act

Note: The following chart summarizes rulemakings and determinations required or permitted by the Act that are created by the Act, as well as existing rulemaking and determination authorities are substantively modified by the Act. However, this chart does not reflect instances where the Act merely reallocates to a new agency (such as the Bureau) some or all of the existing rulemaking and determination authority of another agency, without other substantive modification.

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
TITLE I – FINANCIAL STABILITY			
102(a)(7)	Federal Reserve	Rule defining terms “significant nonbank financial company” and “significant bank holding company”	Not specified
102(b)	Federal Reserve	Rules establishing requirements for determining if a company is predominantly engaged in financial activities, as defined in Section 102(a)(6) of the Act	18 months after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Subtitle A – Financial Stability Oversight Council			
111(b)	Federal Reserve	Rules establishing requirements for determining if a company is predominantly engaged in financial activities, as defined in Section 102(a)(6) of the Act	18 months after enactment
111(e)(2)	Council	Rules as may be necessary for the conduct of the business of the Council	Not specified
113(c)(3)	Federal Reserve	Rules or guidance regarding conduct of activities by intermediate holding companies established by company that is the subject to a determination under Section 113(e)(1)	18 months after enactment
120(a)	Council	Recommendations to the primary financial regulatory agencies to apply new or heightened standards and safeguards, including standards enumerated in Section 115 of the Act, for a financial activity or practice conducted by bank holding companies or nonbank financial companies under their respective jurisdictions, if the Council determines that the conduct, scope, nature, size, scale, concentration, or interconnectedness of such activity or practice could create or increase the risk of significant liquidity, credit, or other problems spreading among bank holding companies and nonbank financial companies, financial markets of the United States, or low-income, minority, or underserved communities	Not specified
120(e)(1)	Council	Permitted recommendation to any relevant primary financial regulatory agency that a financial activity or practice no longer requires any standards or safeguards implemented under Section 120 of the Act	Not specified
120(e)(2)(A)	Each primary financial regulatory agency that has imposed standards under Section 120 of the Act	Determination, after receipt of a recommendation under Section 120(e)(1) whether standards imposed under Section 120 of the Act should remain in effect	Not specified
120(e)(2)(B)	Each primary financial regulatory agency that has imposed standards under Section 120 of the Act	Rules establishing a procedure under which entities under an agency's jurisdiction may appeal an agency determination under Section 120(e)(2)(A) that standards imposed under Section 120 of the Act should remain in effect	18 months after enactment
121(d)	Federal Reserve	Permitted rulemaking regarding the application of Section 121 of the Act to	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		foreign nonbank financial companies supervised by the Federal Reserve and foreign-based bank holding companies— (1) giving due regard to the principle of national treatment and equality of competitive opportunity; and (2) taking into account the extent to which the foreign nonbank financial company or foreign-based bank holding company is subject on a consolidated basis to home country standards that are comparable to those applied to financial companies in the United States	
Subtitle B – Office of Financial Research			
152(g)	Treasury, with the concurrence of the Director of the Office of Government Ethics	Rules prohibiting the Director of the office of Financial Research and any employee of the Office who has had access to the transaction or position data maintained by the Data Center or other business confidential information about financial entities required to report to the Office from being employed by or providing advice or consulting services to a financial company, for a period of 1 year after last having had access in the course of official duties to such transaction or position data or business confidential information, regardless of whether that entity is required to report to the Office, although such rules may provide, on a case-by-case basis, for a shorter period of post-employment prohibition for employees whose access to business confidential information was limited, provided that the shorter period does not compromise business confidential information	Not specified
153(c)(1)	Treasury’s Office of Financial Research, in consultation with the Chairperson of the Council	Rules, regulations, and orders only to the extent necessary to carry out the purposes and duties described in Section 153(a)(1) (collecting data on behalf of the Council, and providing such data to the Council and member agencies), 153(a)(2) (standardizing the types and formats of data reported and collected), and 153(a)(7) (assisting member agencies in determining the types and formats of data authorized by the Act to be collected by member agencies) of the Act	Not specified
153(c)(2)	Member agencies of the Council, in consultation with the Office of Financial Research	Rules implementing regulations promulgated by the Office of Financial Research under Section 153(c)(1) to standardize the types and formats of data reported and collected on behalf of the Council	3 years after publication of regulations by the Office of Financial Research
154(b)	Treasury’s Office of Financial	Regulations pursuant to Section 153(a)(1), (a)(2), (a)(7), and (c)(1) of the Act	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
	Research	regarding the type and scope of the data to be collected by the Office of Financial Research's Data Center	
155(d)	Treasury, with the approval of the Council	Regulations establishing an assessment schedule, including the assessment base and rates, applicable to bank holding companies with total consolidated assets of \$50,000,000,000 or greater and nonbank financial companies supervised by the Federal Reserve, that takes into account differences among such companies, based on the considerations for establishing the prudential standards under Section 115 of the Act, to collect assessments equal to the total expenses of the Office of Financial Research	Not specified
Subtitle C – Additional Board of Governors Authority for Certain Nonbank Financial Companies and Bank Holding Companies			
165(b)(1)(A)	Federal Reserve	<p>Rules establishing prudential standards for nonbank financial companies supervised by the Federal Reserve and bank holding companies described in Section 165(a) of the Act, that shall include—</p> <ul style="list-style-type: none"> (i) risk-based capital requirements and leverage limits, unless the Federal Reserve, in consultation with the Council, determines that such requirements are not appropriate for a company subject to more stringent prudential standards because of the activities of such company (such as investment company activities or assets under management) or structure, in which case, the Federal Reserve shall apply other standards that result in similarly stringent risk controls; (ii) liquidity requirements; (iii) overall risk management requirements; (iv) resolution plan and credit exposure report requirements; and (v) concentration limits. 	18 months after enactment
165(b)(1)(B)	Federal Reserve	<p>Permitted rulemaking establishing additional prudential standards for nonbank financial companies supervised by the Federal Reserve and bank holding companies described in Section 165(a) of the Act, that include—</p> <ul style="list-style-type: none"> (i) a contingent capital requirement; (ii) enhanced public disclosures; (iii) short-term debt limits; and 	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		(iv) such other prudential standards as the Federal Reserve, on its own or pursuant to a recommendation made by the Council in accordance with Section 115 of the Act, determines are appropriate	
165(c)(1)	Federal Reserve	Permitted rulemaking requiring each nonbank financial company supervised by the Federal Reserve and bank holding companies described in Section 165(a) of the Act to maintain a minimum amount of contingent capital that is convertible to equity in times of financial stress	After submission by the Council of a report to Congress under Section 115(c) of the Act
165(d)(1)(D) and (d)(8)	Federal Reserve and FDIC	Joint rules regarding information required to be included in bank holding company and nonbank financial company plans for rapid and orderly resolution in the event of material financial distress or failure	18 months after enactment
165(e)(1) and (2)	Federal Reserve	Rules prescribing standards that limit the risks that the failure of any individual company could pose to a nonbank financial company supervised by the Federal Reserve or a bank holding company described in Section 165(a) of the Act, which regulations shall prohibit each nonbank financial company supervised by the Federal Reserve and bank holding company described in Section 165(a) from having credit exposure to any unaffiliated company that exceeds 25 percent of the capital stock and surplus (or such lower amount as the Federal Reserve may determine by regulation to be necessary to mitigate risks to the financial stability of the United States) of the company	18 months after enactment, but cannot become be effective until 3 years after enactment
165(e)(3)	Federal Reserve	Permitted rulemaking to include other similar transactions within the definition of “credit exposure” for purposes of Section 165 of the Act	Not specified, but cannot become be effective until 3 years after enactment
165(e)(5) and (7)	Federal Reserve	Regulations and orders, including definitions consistent with Section 165(e), relating to concentration limits, as may be necessary to administer and carry out Section 165(e) of the Act	18 months after enactment, but cannot become be effective until 3 years after enactment
165(e)(6)	Federal Reserve	Permitted rulemaking to exempt transactions, in whole or in part, from the definition of the term “credit exposure” for purposes of Section 165(e) of the Act, if the Federal Reserve finds that the exemption is in the public interest	18 months after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		and is consistent with the purpose of Section 165(e) of the Act	
165(f)	Federal Reserve	Rules requiring periodic public disclosures by nonbank financial companies supervised by the Federal Reserve and bank holding companies described in Section 165(a) of the Act in order to support market evaluation of the risk profile, capital adequacy, and risk management capabilities thereof	18 months after enactment
165(g)(1)	Federal Reserve	Rules limiting the amount of short-term debt, including off-balance sheet exposures, that may be accumulated by any bank holding company described in Section 165(a) of the Act and any nonbank financial company supervised by the Federal Reserve	18 months after enactment
165(g)(3)	Federal Reserve	Rules identifying liabilities with short-dated maturities that should constitute “short-term debt” for purposes of Section 165(g) of the Act	18 months after enactment
165(g)(4)	Federal Reserve	In addition to rulemakings contemplated by Section 165(g)(1) and (3) of the Act, such regulations, including definitions consistent with Section 165(g) of the Act, and orders as may be necessary to carry out Section 165(g) of the Act	Not specified
165(h)(4)	Federal Reserve	Rules to carry out Section 165(h) requirements that each nonbank financial company and bank holding company that is publicly traded and that has consolidated assets in excess of \$10 billion to establish a risk committee; may impose similar requirement on publicly traded bank holding companies with assets less than \$10 billion if the Federal Reserve determines it is necessary or appropriate to promote sound risk management practices	1 year after transfer date, to take effect not later than 15 months after transfer date
165(i)(2)(C)	Each Federal primary financial regulatory agency, in coordination with the Federal Reserve and the Federal Insurance Office	Consistent and comparable regulations that shall— (i) define the term “stress test” for purposes of Section 165(i)(2) of the Act (ii) establish methodologies for the conduct of stress tests required by this paragraph that shall provide for at least 3 different sets of conditions, including baseline, adverse, and severely adverse; (iii) establish the form and content of the report required by Section 165(i)(2)(B) of the Act (iv) require companies subject to Section 165(i)(2) of the Act to publish a summary of the results of the required stress tests	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
165(j)(3)	Federal Reserve	Rules establishing procedures and timelines for complying with the requirements of Section 165(j) of the Act, relating to leverage limitations	18 months after enactment
165(k)(3)(K)	Federal Reserve	Rules defining other activities or transactions that would constitute “off-balance sheet activities” for purposes of meeting capital requirements	18 months after enactment
166(a) and (c)	Federal Reserve, in consultation with the Council and the FDIC	<p>Rules establishing requirements to provide for the early remediation of financial distress of a nonbank financial company supervised by the Federal Reserve or a bank holding company described in Section 165(a) of the Act (except that nothing in Section 166(a) of the Act authorizes the provision of financial assistance from the Federal Government) that—</p> <ol style="list-style-type: none"> (1) define measures of the financial condition of the company, including regulatory capital, liquidity measures, and other forward-looking indicators; and (2) establish requirements that increase in stringency as the financial condition of the company declines, including— <ol style="list-style-type: none"> (A) requirements in the initial stages of financial decline, including limits on capital distributions, acquisitions, and asset growth; and (B) requirements at later stages of financial decline, including a capital restoration plan and capital-raising requirements, limits on transactions with affiliates, management changes, and asset sales 	18 months after enactment
167(c)(1)	Federal Reserve	Rules establishing the criteria for determining whether to require a nonbank financial company supervised by the Federal Reserve to establish an intermediate holding company under Section 167(b) of the Act	18 months after enactment
167(c)(2)	Federal Reserve	Permitted rulemaking to establish any restrictions or limitations on transactions between an intermediate holding company or a nonbank financial company supervised by the Federal Reserve and its affiliates, as necessary to prevent unsafe and unsound practices in connection with transactions between such company, or any subsidiary thereof, and its parent company or affiliates that are not subsidiaries of such company, except that such regulations shall not restrict or limit any transaction in connection with the bona fide acquisition or lease by an unaffiliated person of assets, goods, or services	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
168	Federal Reserve	Rules to implement Subtitles A and C of Title I of the Act and the amendments made thereunder	18 months after enactment
170(a) and (d)	Federal Reserve, on behalf of, and consultation with, the Council	Rules setting forth the criteria for exempting certain types or classes of U.S. nonbank financial companies or foreign nonbank financial companies from Federal Reserve supervision	Not specified for initial adoption, and reviewed not less frequently than every five years
171(b)(7)	Federal banking agencies, subject to recommendations of the Council per Section 120 of the Act	Rules regarding capital requirements applicable to insured depository institutions, depository institution holding companies, and nonbank financial companies supervised by the Federal Reserve that address the risks that the activities of such institutions pose, not only to the institution engaging in the activity, but to other public and private stakeholders in the event of adverse performance, disruption, or failure of the institution or the activity	Not specified
TITLE II – ORDERLY LIQUIDATION AUTHORITY			
201(b)	FDIC, in consultation with the Treasury Secretary	Rules regarding computation of consolidated revenues of a company from activities that the Federal Reserve has determined are financial in nature or incidental thereto for purposes of BHCA Section 4(k)	Not specified
202(b)	Federal District Court for the District of Columbia	Rules and procedures as may be necessary to ensure the orderly conduct of proceedings, including rules and procedures to ensure that the 24-hour deadline is met and that the Treasury Secretary shall have an ongoing opportunity to amend and refile petitions under Section 202(a)(1) of the Act	6 months after enactment
202(d)(5)	FDIC	Permitted rulemaking governing the termination of receiverships under Title II of the Act	Not specified
205(h)	SEC and FDIC, after consultation with SIPC	Joint rules implementing Section 205 of the Act regarding the orderly liquidation of covered brokers and dealers	Not specified
209	FDIC, in consultation with the Council	Such rules or regulations as the FDIC considers necessary or appropriate to implement Title II of the Act, including rules and regulations with respect to the rights, interests, and priorities of creditors, counterparties, security entitlement holders, or other persons with respect to any covered financial company or any assets or other property of or held by such covered financial company, and address the potential for conflicts of interest between or among	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		individual receiverships established under Title II of the Act or under the FDIA	
210(a)(7)(D)	FDIC	Rules, including definitions of terms, to establish an interest rate for or to make payments of post-insolvency interest to creditors holding proven claims against the receivership estate of a covered financial company	Not specified
210(a)(16)(D)	FDIC	Permitted rulemaking and authority to establish such retention schedules as are necessary to maintain the documents and records of the FDIC generated in exercising the authorities of Title II of the Act and the records of a covered financial company for which the FDIC is appointed receiver, with due regard for— (I) the avoidance of duplicative record retention; and (II) the expected evidentiary needs of the FDIC as receiver for a covered financial company and the public regarding the records of covered financial companies.	Not specified
210(b)(1)(C)	FDIC	Rules providing for inflation indexing of amount of individual's wages, salaries, and commissions that are entitled to priority in distributions from receiverships	Not specified
210(b)(1)(D)	FDIC	Rules providing for inflation indexing of amount of contributions to employee benefits plans for an individual (less the amount of such individual's wages, salaries, and commissions paid under Section 210(b)(1)(C) of the Act) that are entitled to priority in distributions from receiverships	Not specified
210(c)(3)(E)	FDIC	Permitted rulemaking prescribing that, in the case of any contingent obligation of a covered financial company consisting of any obligation under a guarantee, letter of credit, loan commitment, or similar credit obligation, actual direct compensatory damages shall be no less than the estimated value of the claim as of the date the FDIC was appointed receiver of the covered financial company, as such value is measured based on the likelihood that such contingent claim would become fixed and the probable magnitude thereof	Not specified
210(c)(8)(D)(i)	FDIC	Permitted rules, resolutions or orders determining that certain agreements are	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		within the definition of “qualified financial contract”	
210(c)(8)(D)(ii)(II)	FDIC	Permitted rules, resolutions or orders including a purchase, sale, or repurchase obligation under a participation in a commercial mortgage loan within the definition of “securities contract”	Not specified
210(c)(8)(D)(v)(I)	Federal Reserve	Permitted rules or orders including a security that is a direct obligation of, or that is fully guaranteed by, the central government of a member of the Organization for Economic Cooperation and Development within the definition of “qualified foreign government securities” for purposes of the definition of “repurchase agreement”	Not specified
210(c)(8)(D)(v)(II)	FDIC	Permitted rules, resolutions or orders including a repurchase obligation under a participation in a commercial mortgage loan within the definition of “repurchase agreement”	Not specified
210(c)(8)(H)	Federal primary financial regulatory agencies, with back-up rulemaking authority for the Chairperson of the Council (in consultation with the FDIC)	Joint regulations requiring that financial companies maintain such records with respect to qualified financial contracts (including market valuations) that the Federal primary financial regulatory agencies determine to be necessary or appropriate in order to assist the FDIC as receiver for a covered financial company in being able to exercise its rights and fulfill its obligations under Sections 210(c)(8), (c)(9) or (c)(10) of the Act	24 months after enactment
210(c)(9)(D)(i)	FDIC	Rules specifying what other institution (besides a broker or dealer, a depository institution, a futures commission merchant, a bridge financial company) should be a “financial institution”	Not specified
210(h)(2)(F)	FDIC	FDIC may issue rules, regulations, or directives regarding corporate governance practices and procedures applicable to bridge financial companies	Not specified
210(n)(7)	FDIC and Treasury Secretary, in consultation with Council	Joint rulemaking governing the calculation of the Section 210(n) limitation on the maximum obligations that the FDIC may issue to Treasury in connection with the orderly liquidation of a covered financial company	Not specified
210(o)(1)(E)	FDIC	Rule defining the provision of financing to third parties, for purposes of determining which payments or amounts were necessary to initiate or continue operations essential to implementation of a receivership of a bridge	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		financial company	
210(o)(6)	FDIC, in consultation with the Treasury Secretary	Regulations to carry out Section 210(o) of the Act regarding assessments	Not specified
210(r)(1)	FDIC	<p>Rules which, at a minimum, shall prohibit the sale of assets of a covered financial company by the FDIC to—</p> <p>(A) any person who—</p> <ul style="list-style-type: none"> (i) has defaulted, or was a member of a partnership or an officer or director of a corporation that has defaulted, on 1 or more obligations, the aggregate amount of which exceeds \$1,000,000, to such covered financial company; (ii) has been found to have engaged in fraudulent activity in connection with any obligation referred to in clause (i); and (iii) proposes to purchase any such asset in whole or in part through the use of the proceeds of a loan or advance of credit from the FDIC or from any covered financial company; <p>(B) any person who participated, as an officer or director of such covered financial company or of any affiliate of such company, in a material way in any transaction that resulted in a substantial loss to such covered financial company; or</p> <p>(C) any person who has demonstrated a pattern or practice of defalcation regarding obligations to such covered financial company</p>	Not specified
210(s)(3)	FDIC	Regulations to implement the requirements of Section 210(s) of the Act regarding recovery of compensation from directors and senior executive officers of covered financial companies, including defining the term “compensation” to mean any financial remuneration, including salary, bonuses, incentives, benefits, severance, deferred compensation, or golden parachute benefits, and any profits realized from the sale of the securities of the covered financial company	Not specified
213(d)	FDIC and Federal Reserve, in consultation with the Council	Joint rules or regulations to administer and carry out Section 213 of the Act regarding bans of directors and senior executives, including rules, regulations, or guidelines to further define the term senior executive for that purpose	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
TITLE III – TRANSFER OF POWERS TO THE COMPTROLLER OF THE CURRENCY, THE CORPORATION, AND THE BOARD OF GOVERNORS			
Subtitle A – Transfer of Powers and Duties			
316(c)(1)	Federal Reserve	Identify the former OTS regulations continued under Section 316(b) of the Act that will be enforced by the Federal Reserve and publish a list of those regulations in the Federal Register	Transfer date
316(c)(2)	OCC, after consultation with the FDIC	Identify the former OTS regulations continued under Section 316(b) of the Act that will be enforced by the OCC and publish a list of those regulations in the Federal Register	Transfer date
316(c)(1)	FDIC, after consultation with the OCC	Identify the former OTS regulations continued under Section 316(b) of the Act that will be enforced by the FDIC and publish a list of those regulations in the Federal Register	Transfer date
Subtitle C – Federal Deposit Insurance Corporation			
331(b)	FDIC	<p>Amend regulations issued by the FDIC under FDIA Section 7(b)(2) to define the term “assessment base” with respect to an insured depository institution for purposes of Section 7(b)(2), as an amount equal to—</p> <ol style="list-style-type: none"> (1) the average consolidated total assets of the insured depository institution during the assessment period; minus (2) the sum of— <ol style="list-style-type: none"> (A) the average tangible equity of the insured depository institution during the assessment period; and (B) in the case of an insured depository institution that is a custodial bank (as defined by the FDIC, based on factors including the percentage of total revenues generated by custodial businesses and the level of assets under custody) or a banker’s bank (as that term is used in 12 U.S.C. 24), an amount that the FDIC determines is necessary to establish assessments consistent with the definition under FDIA Section 7(b)(1) for a custodial bank or a banker’s bank 	Not specified
332(B)	FDIC	Rules prescribing the method for the declaration, calculation, distribution,	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
(amending FDIA Section 7(e)(2)(C))		and payment of dividends under FDIA Section 7(e)(2)	
Subtitle D – Other Matters			
355 (amending BHCA Section 106(b)(1))	Federal Reserve, in consultation with the OCC and FDIC	Federal Reserve retains its existing rulemaking authority under BHCA Section 106(b)(1), but must consult first with the OCC and the FDIC	Not specified
TITLE IV – REGULATION OF ADVISERS TO HEDGE FUNDS AND OTHERS			
402(a) (creating new Advisers Act Section 202(a)(30))	SEC	Permitted rulemaking specifying amount higher than \$25 million as threshold for determination of aggregate amount of assets under management attributable to U.S. clients and investors to qualify as a “foreign private adviser”	Not specified
404(2) (creating new Advisers Act Section 204(b))	SEC	Rules requiring each investment adviser to a private fund to file reports containing such information as the SEC deems necessary and appropriate in the public interest and for the protection of investors or for the assessment of systemic risk	Not specified
406(1) (amending Advisers Act Section 211(a))	SEC	Permitted rulemaking defining technical, trade, and other terms used in the Advisers Act, except that the SEC may not define the term ‘client’ for purposes of Advisers Act Section 206(1) and (2) to include an investor in a private fund managed by an investment adviser, if such private fund has entered into an advisory contract with such adviser	Not specified
406(2) (creating new Advisers Act Section 211(e))	SEC and CFTC, in consultation with the Council	Joint rules to establish the form and content of the reports required to be filed with the SEC under Advisers Act Section 204(b) and with the CFTC by investment advisers that are registered both under the Advisers Act and the CEA	12 months after enactment
407 (creating new Advisers Act Section 203(l))	SEC	Rules to define the term “venture capital fund” for purposes of Advisers Act Section 203(l)	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
408 (creating new Advisers Act Section 203(m))	SEC	Rule exempting from the registration requirements under Advisers Act Section 203 to any investment adviser of private funds, if each of such investment adviser acts solely as an adviser to private funds and has assets under management in the United States of less than \$150,000,000, but requiring investment advisers thereby exempted to maintain such records and provide to the SEC such annual or other reports as the SEC determines necessary or appropriate in the public interest or for the protection of investors.	Not specified
408 (creating new Advisers Act Section 203(n))	SEC	In prescribing regulations to carry out the requirements of Advisers Act Section 203 with respect to investment advisers acting as investment advisers to mid-sized private funds, the SEC shall take into account the size, governance, and investment strategy of such funds to determine whether they pose systemic risk, and shall provide for registration and examination procedures with respect to the investment advisers of such funds which reflect the level of systemic risk posed by such funds	Not specified
409	SEC	Rules to define “family office” for purposes of new Advisers Act registration exclusion	Not specified
410(2)	SEC	Permitted rulemaking to specify amount higher than \$100 million as threshold for purposes of new registration exclusion for mid-sized investment advisers	Not specified
411 (creating new Advisers Act Section 223)	SEC	Rule prescribing steps required to be taken by registered investment advisers to safeguard client assets over which the adviser has custody, including, without limitation, verification of such assets by an independent public accountant	Not specified
413(b)(1)(B) and (b)(2)(B)	SEC	Review and consideration of adjustments to net worth standard for accredited investor standards in SEC rules	4 years after enactment, and not less frequently than every 4 years thereafter
418 (amending Advisers Act Section 205(e))	SEC	Review and consideration of inflation adjustments to dollar amount thresholds or tests for qualified client standards in SEC rules	1 year after enactment, and every 5 years thereafter

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
419	SEC	Rules regarding optional registration of investment advisers prior to effective date of the provisions of Title IV of the Act	Not specified
TITLE V – INSURANCE			
Subtitle A – Office of National Insurance			
502(a)(3) (creating new Section 313(e)(3) of Title 31)	Federal Insurance Office	Rule (or order) establishing minimum size threshold for insurers and affiliates that would be exempt from Section 313(e)(2) information requirements	Not specified
502(a)(3) (creating new Section 313(h) of Title 31)	Treasury Secretary	Permitted to issue orders, regulations, policies, and procedures to implement Section 313	Not specified
TITLE VI – IMPROVEMENTS TO REGULATION OF BANK AND SAVINGS ASSOCIATION HOLDING COMPANIES AND DEPOSITORY INSTITUTIONS			
608(a)(4)(B) (creating new Federal Reserve Act Section 23A(f)(4))	Federal Reserve	Permitted issuance of such regulations or interpretations as the Federal Reserve determines are necessary or appropriate with respect to the manner in which a netting agreement may be taken into account in determining the amount of a covered transaction between a member bank or a subsidiary and an affiliate, including the extent to which netting agreements between a member bank or a subsidiary and an affiliate may be taken into account in determining whether a covered transaction is fully secured for purposes of Section 23A(d)(4), but any interpretation with respect to a specific member bank, subsidiary, or affiliate must be issued jointly with the appropriate Federal banking agency for that member bank, subsidiary, or affiliate	Not specified
608(b)(5) and (6) (creating new Federal Reserve Act Section 23B(e)(1)(B) and (e)(2))	Federal Reserve, unless FDIC objects based on a determination that the exemption presents an unacceptable risk to the Deposit Insurance Fund	Federal Reserve retains existing exemptive authority under Section 23B(e), but not subject to potential FDIC objection	Not specified
608(c)	OCC and Federal Reserve,	OCC authority to issue an order exempting a transaction of a Federal savings	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
(creating new Home Owners' Loan Act Section 11(d)(1))	unless FDIC objects within 60 days based on a determination that the exemption presents an unacceptable risk to the Deposit Insurance Fund	association from the requirements of Home Owners' Loan Act Section 11 requires joint finding by OCC and Federal Reserve that the exemption to be in the public interest and consistent with the purposes of Section 11 and is subject to potential FDIC objection	
608(c) (creating new Home Owners' Loan Act Section 11(d)(2))	FDIC and Federal Reserve	FDIC authority to issue an order exempting a transaction of a State savings association from the requirements of Home Owners' Loan Act Section 11 requires joint finding by OCC and Federal Reserve that the exemption to be in the public interest and consistent with the purposes of Section 11 and that the exemption does not present an unacceptable risk to the Deposit Insurance Fund	Not specified
615(a) (creating new FDIA Section 18(z))	Federal Reserve, after consultation with OCC and FDIC	Permitted issuance of such rules as may be necessary to define terms and to carry out the purposes of FDIA Section 18(z) regarding restrictions on purchases and sales of assets with executive officers, directors and principal shareholders of insured depository institutions	Not specified
616(a) (amending BHCA Section 5(b))	Federal Reserve	Express authority to issue regulations and orders relating to the capital requirements for bank holding companies, with the requirement that the Federal Reserve seek to make such requirements countercyclical, so that the amount of capital required to be maintained by a company increases in times of economic expansion and decreases in times of economic contraction, consistent with the safety and soundness of the company	Not specified
616(b) (amending Home Owners' Loan Act Section 10(g)(1))	Federal Reserve	Express authority to issue regulations and orders relating to the capital requirements for savings and loan holding companies, with the requirement that the Federal Reserve seek to make such requirements countercyclical, so that the amount of capital required to be maintained by a company increases in times of economic expansion and decreases in times of economic contraction, consistent with the safety and soundness of the company	Not specified
616(c) (amending International Lending Supervision Act of 1983 Section 908(a)(1))	Appropriate Federal banking agencies	Requirement to seek to make capital requirements required under Section 908(a) or other provisions of Federal law for insured depository institutions countercyclical, so that the amount of capital required to be maintained by an insured depository institution increases in times of economic expansion and decreases in times of economic contraction, consistent with the safety and soundness of the insured depository institution	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
616(d) (creating new FDIA Section 38A)	Appropriate Federal banking agencies	Joint rules to carry out new source of financial strength requirements in FDIA Section 38A and related reporting requirements	1 year after transfer date
618(b)	Federal Reserve	Rules and orders regarding registration requirements for securities holding companies	Not specified
618(c)	Federal Reserve	Rules and orders regarding recordkeeping and reporting requirements for securities holding companies required to register with Federal Reserve	Not specified
618(d)	Federal Reserve	Rules or orders prescribing capital adequacy and other risk management standards for supervised securities holding companies that are appropriate to protect the safety and soundness of the supervised securities holding companies and address the risks posed to financial stability by supervised securities holding companies	Not specified, but capital requirements imposed may not take effect earlier than 180 days after notice
618(e)(2)	Federal Reserve	Permitted rulemaking or order to apply BHCA to securities holding companies in manner different from or to a different extent than bank holding companies subject to the same provisions	Not specified
619 (creating new BHCA Section 13(b)(2))	Appropriate Federal bank regulatory agencies, SEC and CFTC, in coordination with Council	Coordinated rulemakings implementing the provisions of new BHCA Section 13 regarding restrictions on banking entities engaging in proprietary trading and acquiring and retaining equity, partnership, or other ownership interests in or sponsorship of hedge fund or private equity funds	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(c)(6))	Federal Reserve	Permitted extensions, by rule or order, of two-year compliance period for not more than one year at a time (and not more than an aggregate of 3 additional years), if, in the judgment of the Federal Reserve, such an extension is consistent with the purposes of BHCA Section 13 and would not be detrimental to the public interest	6 months after enactment
619 (creating new BHCA Section 13(c)(6))	Federal Reserve	Permitted extensions of time to divest illiquid funds, not to exceed 5 years	6 months after enactment
619 (creating new	Appropriate Federal bank regulatory agencies, SEC and	Rules imposing additional capital requirements, and any other restrictions, as appropriate, on any equity, partnership, or ownership interest in or	On date rules required by BHCA Section

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
BHCA Section 13(c)(5))	CFTC	sponsorship of a hedge fund or private equity fund by a banking entity	13(b)(2) are issued
619 (creating new BHCA Section 13(d)(1))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Permissible rulemaking regarding restrictions or limitations on otherwise permitted activities	Not specified
619 (creating new BHCA Section 13(d)(1)(G))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Rules designed to ensure that losses in a hedge fund or private equity fund sponsored by a banking entity are borne solely by investors in the fund and not by the banking entity	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(d)(1)(J))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Rules permitting other activities that the agencies determine would promote and protect the safety and soundness of the banking entity and the financial stability of the United States	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(d)(2))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Regulations implementing new BHCA Section 13(d)(2)(A) limitations on what transactions, classes of transactions or activities may be deemed permitted activities under new BHCA Section 13(d)(1)	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(d)(3))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Rules imposing additional capital requirements and quantitative limitations, including diversification requirements, regarding the activities permitted under this section if the agencies determine that additional capital and quantitative limitations are appropriate to protect the safety and soundness of banking entities engaged in such activities	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(d)(4)(B)(ii)(II))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Rules defining what level of investment in a hedge fund or private equity fund would be immaterial to a banking entity	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(e))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Regulations regarding internal controls and recordkeeping to insure compliance with new BHCA Section 13	9 months after completion of Council study required by new BHCA Section 13(b)(1)

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
619 (creating new BHCA Section 13(f)(4))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Rules imposing additional capital charges or other restrictions for nonbank financial companies supervised by the Federal Reserve to address the risks to and conflicts of interest of banking entities described in new BHCA Section 13(f)(1), (2), and (3)	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(h)(2))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Permitted rulemaking regarding definitions of “hedge fund” and “private equity fund”	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(h)(4))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Permitted rulemaking regarding other securities or financial instruments to be included in definition of “proprietary trading”	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(h)(6))	Appropriate Federal bank regulatory agencies, SEC and CFTC	Permitted rulemaking regarding other accounts to be included in definition of “trading account”	9 months after completion of Council study required by new BHCA Section 13(b)(1)
619 (creating new BHCA Section 13(h)(7)(A))	Federal Reserve	Permitted rulemaking regarding factors to be taken into account in definition of “illiquid fund”	Not specified
621 (creating new Securities Act Section 27B)	SEC	Rules implementing new Securities Act Section 27B(a) restrictions on underwriters, placement agents, initial purchasers, or sponsor, or their affiliates and subsidiaries, of an asset-backed security (including any synthetic asset-backed security) engaging, during the 1-year period after the first closing of the sale of the asset-backed security, in any transaction that would involve or result in any material conflict of interest with respect to any investor in a transaction arising out of such activity	270 days after enactment
622 (creating new BHCA Section 14(d) and (e)(2))	Federal Reserve, in accordance with recommendations of the Council	Rules implementing new BHCA Section 14, regarding concentration limits on large financial firms, in accordance with the recommendations of the Council under new BHCA Section 14(e), including the definition of terms, as necessary	9 months after completion of the Council’s study under new BHCA Section 14(e)(1)

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
626 (creating new Home Owners' Loan Act Section 10A(b)(1))	Federal Reserve	Rules regarding establishment of intermediate holding companies in or through which grandfathered unitary savings and loan holding company that conducts activities other than financial activities must conduct all or a portion of such financial activities	90 days after transfer date
626 (creating new Home Owners' Loan Act Section 10A(c)(1))	Federal Reserve	Rules establish the criteria for determining whether to require a grandfathered unitary savings and loan holding company to establish an intermediate holding company under Section 10A(b)	90 days after transfer date
626 (creating new Home Owners' Loan Act Section 10A(c)(2))	Federal Reserve	Permitted rulemaking to establish any restrictions or limitations on transactions between an intermediate holding company or a parent of such company and its affiliates, as necessary to prevent unsafe and unsound practices in connection with transactions between the intermediate holding company, or any subsidiary thereof, and its parent company or affiliates that are not subsidiaries of the intermediate holding company, except that such regulations shall not restrict or limit any transaction in connection with the bona fide acquisition or lease by an unaffiliated person of assets, goods, or services	Not specified
TITLE VII – WALL STREET TRANSPARENCY AND ACCOUNTABILITY			
Subtitle A – Regulation of Over-the-Counter Swaps Markets			
712(a)(1), (2), (3) and (7)	SEC and CFTC, in consultation with each other and with prudential regulators	Joint rulemakings defining the terms “swap,” “security-based swap,” “swap dealer,” “security-based swap dealer,” “major swap participant,” “major security-based swap participant,” “eligible contract participant,” and “security-based swap agreement” and such other definitions as the CFTC and SEC determine are necessary and appropriate, in the public interest, and for the protection of investors	360 days after enactment
712(a)(8)	SEC and CFTC, after consultation with Federal Reserve	Joint rulemakings regarding mixed swaps, as described in CEA Section 1a(47)(D) and Exchange Act Section 3(a)(68)(D) as may be necessary to carry out the purposes of Title VII of the Act	360 days after enactment
712(d)(1) and	SEC and CFTC, in consultation	Joint rulemakings defining the terms “swap,” “security-based swap,” “swap	360 days after

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
(2)(A) and (e)	with Federal Reserve	dealer,” “security-based swap dealer,” “major swap participant,” “major security-based swap participant,” “eligible contract participant,” and “security-based swap agreement” and such other definitions as the CFTC and SEC determine are necessary and appropriate, in the public interest, and for the protection of investors	enactment
712(d)(2)(B) and (e)	SEC and CFTC, in consultation with Federal Reserve	Joint rulemakings governing the books and records required to be kept and maintained regarding security-based swap agreements by persons that are registered as swap data repositories under the CEA, including uniform rules that specify the data elements that shall be collected and maintained by each repository	360 days after enactment
712(d)(2)(C) and (e)	SEC and CFTC, in consultation with Federal Reserve	Joint rulemakings governing books and records regarding security-based swap agreements, including daily trading records, for swap dealers, major swap participants, security-based swap dealers, and security-based swap participants	360 days after enactment
712(d)(4) and (e)	SEC and CFTC, in consultation with Federal Reserve	Agencies must issue joint interpretations of any jointly adopted rules	Not specified
712(f)	SEC and CFTC	Permitted, in order to prepare for the effective dates of the provisions of the Act— (1) promulgate rules, regulations, or orders permitted or required by the Act; (2) conduct studies and prepare reports and recommendations required by the Act; (3) register persons under the provisions of this Act; and (4) exempt persons, agreements, contracts, or transactions from provisions of this Act, under the terms contained in the Act, provided, however, that no such actions by the CFTC or SEC may become effective prior to the effective date applicable to such action under the provisions of the Act	Not specified
713(a) (creating new Exchange Act	SEC, in consultation with CFTC	Rules to ensure that portfolio margining transactions and accounts are subject to comparable requirements to the extent practicable for similar products	360 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Section 15(c)(3)(C))			
713(b) (creating new CEA Section 4d(h))	CFTC, in consultation with SEC	Rules to ensure that portfolio margining transactions and accounts are subject to comparable requirements to the extent practicable for similar products	360 days after enactment
714	SEC and CFTC	Permitted rulemakings regarding collection of information concerning markets for any types of swaps and security-based swaps	Not specified
715	CFTC or SEC, in consultation with Treasury Secretary	After any determination by CFTC or SEC that the regulation of swaps or security-based swaps markets in a foreign country undermines the stability of the United States financial system, SEC or CFTC permitted to prohibit an entity domiciled in the foreign country from participating in the United States in any swap or security-based swap activities	Not specified
716(j) and (k)	Prudential regulators of swaps entities	Adoption of minimum standards as are reasonably calculated to permit swaps entities to conduct its swap or security-based swap activities in a safe and sound manner and mitigate systemic risk	Not specified
716(l)	Council	Determination that other provisions established by the Act are insufficient to effectively mitigate systemic risk and protect taxpayers and that a particular swaps entity may no longer access Federal assistance with respect to any swap, security-based swap, or other activity of the swaps entity	Not specified
718	SEC and CFTC	Determinations as to status of novel derivative products	120 days after receipt of request for determination
719(d)(1)(B)	SEC and CFTC	Joint determination and rulemaking whether an exemption for stable value contracts from the definition of swap is appropriate and in the public interest	Unspecified time after the SEC and CFTC determine, after conclusion of study required by Section 719(d)(1)(A) of the Act, that stable value contracts fall within the definition of a swap

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
720(a)(1)	CFTC and FERC	Negotiate memorandum of understanding to establish procedures for— (A) applying their respective authorities in a manner so as to ensure effective and efficient regulation in the public interest; (B) resolving conflicts concerning overlapping jurisdiction between the 2 agencies; and (C) avoiding, to the extent possible, conflicting or duplicative regulation	180 days after enactment
720(b)	CFTC and FERC	Negotiate memorandum of understanding to share information that may be requested where either Commission is conducting an investigation into potential manipulation, fraud, or market power abuse in markets subject to such Commission’s regulation or oversight	180 days after enactment
721(a)(5) (creating new CEA Section 1a(10))	CFTC	Permitted rulemaking to include within, or exclude from, the term “commodity pool” any investment trust, syndicate, or similar form of enterprise if the CFTC determines that the rule or regulation will effectuate the purposes of the CEA	Not specified
721(a)(6) (creating new CEA Section 1a(11))	CFTC	Permitted rulemaking to include within, or exclude from, the term “commodity pool operator” any person engaged in a business that is of the nature of a commodity pool, investment trust, syndicate, or similar form of enterprise if the CFTC determines that the rule or regulation will effectuate the purposes of the CEA	Not specified
721(a)(7) (creating new CEA Section 1a(12)(iv))	CFTC	Permitted rulemaking to include additional persons within the definition of “commodity trading adviser” if the CFTC determines that the rule or regulation will effectuate the purposes of the CEA	Not specified
721(a)(10) (creating new CEA Section 1a(22))	CFTC	Permitted rulemaking to include within, or exclude from, the term “floor broker” any person in or surrounding any pit, ring, post, or other place provided by a contract market for the meeting of persons similarly engaged who trades for any other person if the CFTC determines that the rule or regulation will effectuate the purposes of the CEA	Not specified
721(a)(11) (creating new CEA Section 1a(23))	CFTC	Permitted rulemaking to include within, or exclude from, the term “floor trader” any person in or surrounding any pit, ring, post, or other place provided by a contract market for the meeting of persons similarly engaged who trades solely for such person’s own account if the CFTC determines that	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		the rule or regulation will effectuate the purposes of the CEA	
721(a)(13) (creating new CEA Section 1a(28))	CFTC	Permitted rulemaking to include within, or exclude from, the term “futures commission merchant” any person who engages in soliciting or accepting orders for, or acting as a counterparty in, any agreement, contract, or transaction subject to the CEA, and who accepts any money, securities, or property (or extends credit in lieu thereof) to margin, guarantee, or secure any trades or contracts that result or may result therefrom, if the CFTC determines that the rule or regulation will effectuate the purposes of the CEA	Not specified
721(a)(15) (creating new CEA Section 1a(31))	CFTC	Permitted rulemaking to include within, or exclude from, the term “introducing broker” any person who engages in soliciting or accepting orders for any agreement, contract, or transaction subject to the CEA, and who does not accept any money, securities, or property (or extend credit in lieu thereof) to margin, guarantee, or secure any trades or contracts that result or may result therefrom, if the CFTC determines that the rule or regulation will effectuate the purposes of the CEA	Not specified
721(a)(16) (creating new CEA Section 1a(33))	CFTC	Rule defining the term “substantial position” at the threshold that the CFTC determines to be prudent for the effective monitoring, management, and oversight of entities that are systemically important or can significantly impact the financial system of the United States	360 days after enactment
721(a)(21) and 722(h) (creating new CEA Sections 1a(47) and 1b)	Treasury Secretary	Determination under new CEA Section 1b that either foreign exchange swaps or foreign exchange forwards or both— (I) should be not be regulated as swaps under the CEA; and (II) are not structured to evade the Act in violation of any rule promulgated by the CFTC pursuant to Section 721(c) of the Act	Not specified
721(a)(21) (creating new CEA Section 1a(47))	CFTC	Designation of time period with which all foreign exchange swaps and foreign exchange forwards must be reported to either a swap data repository, or, if there is no swap data repository that would accept such swaps or forwards, to the CFTC pursuant to CEA Section 4r	360 days after enactment
721(a)(21) (creating new CEA Section 1a(49))	CFTC	Rule exempting from designation as a swap dealer an entity that engages in a de minimis quantity of swap dealing in connection with transactions with or on behalf of its customers	360 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
721(b)	CFTC	Permitted rulemaking to define— (1) the term “commercial risk”; and (2) any other term included in an amendment to the CEA made by Subtitle A of Title VII of the Act	Not specified
721(c)	CFTC	Rule to further define the terms “swap”, “swap dealer”, “major swap participant”, and “eligible contract participant” for purpose of including transactions and entities that have been structured to evade Subtitle A of Title VIII (or an amendment made by Subtitle A) of the Act	360 days after enactment
721(d) (creating new CEA Section 4(c)(1)(B))	CFTC and SEC	Joint rule, regulation, or order excluding any agreement, contract, or transaction from CEA Section 2(a)(1)(D) if the CFTC and SEC determine that the exemption would be consistent with the public interest	Not specified
722(d) (creating new CEA Section 2(i))	CFTC	Rules or regulations prescribed or promulgated as are necessary or appropriate to prevent the evasion of any provision of the CEA that was enacted by the Act	360 days after enactment
723(a)(3) (creating new CEA Section 2(h)(2)(E))	CFTC	Rules for a derivatives clearing organization’s submission for review, pursuant to this paragraph, of a swap, or a group, category, type, or class of swaps, that it seeks to accept for clearing	1 year after enactment
723(a)(3) (creating new CEA Section 2(h)(3)(D))	CFTC	Rules for reviewing, pursuant to this paragraph, a derivatives clearing organization’s clearing of a swap, or a group, category, type, or class of swaps, that it has accepted for clearing	1 year after enactment
723(a)(3) (creating new CEA Section 2(h)(4)(B))	CFTC	To the extent the CFTC finds that a particular swap, group, category, type, or class of swaps would otherwise be subject to mandatory clearing but no derivatives clearing organization has listed the swap, group, category, type, or class of swaps for clearing, the CFTC shall, after investigating the relevant facts and circumstances and issuing a public report containing the results of the investigation, the CFTC shall take such actions as it determines to be necessary and in the public interest, which may include requiring the retaining of adequate margin or capital by parties to the swap, group, category, type, or class of swaps	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
723(a)(3) (creating new CEA Section 2(h)(5))	CFTC	Rules providing for the reporting of swaps data	360 days after enactment
723(a)(3) (creating new CEA Section 2(h)(7)(A))	CFTC	Rules providing for manner by which a counterparty seeking to avoid application of CEA Section 2(h)(1)(A) may notify the CFTC how it generally meets its financial obligations associated with entering into non-cleared swaps	Not specified
723(a)(3) (creating new CEA Section 2(h)(7)(C)(ii))	CFTC	Permitted rulemaking to exempt small banks, savings associations, farm credit system institutions, and credit unions, including— (I) depository institutions with total assets of \$10,000,000,000 or less; (II) farm credit system institutions with total assets of \$10,000,000,000 or less; or (III) credit unions with total assets of \$10,000,000,000 or less	Not specified
723(a)(3) (creating new CEA Section 2(h)(7)(F))	CFTC	Permitted rulemaking (or issuance of interpretations) as the CFTC determines to be necessary to prevent abuse of the exceptions described in CEA Section 2(h)(7)	Not specified
724(a) (creating new CEA Section 4d(f)(3)(B))	CFTC	Permitted rulemaking to prescribe terms and conditions on which any money, securities, or property of swaps customers of a futures commission merchant described in CEA Section 4d(f)(2) may be commingled and deposited in customer accounts with any other money, securities, or property received by the futures commission merchant and required by the CFTC to be separately accounted for and treated and dealt with as belonging to the swaps customer of the futures commission merchant	Not specified
724(a) (creating new CEA Section 4d(f)(4))	CFTC	Permitted rulemaking to prescribe investments in which customer funds may be invested, and any conditions on the manner in which investments of customer funds are to be made	Not specified
724(a) (creating new CEA Section 4s(l)(1)(B))	CFTC	Permitted rulemaking to specify manner in which funds or other property provided to a swap dealer or major swap participant to margin, guarantee, or secure the obligations of a counterparty will be maintained in a segregated account separate from the assets and other interests of the swap dealer or	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		major swap participant	
725(b) (creating new CEA Section 5b(i)(3))	CFTC	Rule requiring annual report of chief compliance officer of derivatives clearing organizations containing a description of— (i) the compliance of the derivatives clearing organization with respect to the CEA (including regulations); and (ii) each policy and procedure of the derivatives clearing organization (including the code of ethics and conflict of interest policies of the derivatives clearing organization)	360 days after enactment
725(c) (creating new CEA Section 5b(c)(2))	CFTC	Permitted rulemaking regarding limitations on discretion of derivatives clearing organizations in establishing the manner by which the derivatives clearing organization complies with each core principle described in CEA Section 5b(c)	Not specified
725(d)	CFTC	Rules mitigating conflicts of interest in connection with the conduct of business by a swap dealer or a major swap participant with a derivatives clearing organization, board of trade, or a swap execution facility that clears or trades swaps in which the swap dealer or major swap participant has a material debt or material equity investment.	360 days after enactment
725(e) (creating new CEA Section 5b(k)(1))	CFTC	Rules regarding information that CFTC determines must be provided to it by derivatives clearing organizations as necessary for the CFTC to perform each of its responsibilities under the CEA	360 days after enactment
725(e) (creating new CEA Section 5b(k)(2))	CFTC	Rules regarding data collection and maintenance requirements for swaps cleared by derivatives clearing organizations that are comparable to the corresponding requirements for— (A) swaps data reported to swap data repositories; and (B) swaps traded on swap execution facilities	360 days after enactment
725(g)(2) (amending Section 403 of the Legal Certainty for Bank Products Act)	Appropriate Federal banking agency, in consultation with the CFTC and SEC	Determination to except an identified banking product of a bank under its regulatory jurisdiction from the exclusion in Section 403(a) of the Legal Certainty for Bank Products Act	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
726	CFTC	Rules, which may include numerical limits on the control of, or the voting rights with respect to, any derivatives clearing organization that clears swaps, or swap execution facility or board of trade designated as a contract market that posts swaps or makes swaps available for trading, by a bank holding company with total consolidated assets of \$50,000,000,000 or more, a nonbank financial company supervised by the Federal Reserve, an affiliate of such a bank holding company or nonbank financial company, a swap dealer, major swap participant, or associated person of a swap dealer or major swap participant, if the CFTC determines that such rules are necessary or appropriate to improve the governance of, or to mitigate systemic risk, promote competition, or mitigate conflicts of interest in connection with a swap dealer or major swap participant's conduct of business with, a derivatives clearing organization, contract market, or swap execution facility that clears or posts swaps or makes swaps available for trading and in which such swap dealer or major swap participant has a material debt or equity investment	180 days after enactment
727 (adding new CEA Section 2(a)(13))	CFTC	<p>Rules requiring the public availability of swap transaction and pricing data as follows:</p> <ul style="list-style-type: none"> (i) With respect to those swaps that are subject to mandatory clearing (including those swaps that are excepted from the requirement pursuant to CEA Section 2(h)(7)), the CFTC shall require real-time public reporting for such transactions (ii) With respect to those swaps that are not subject to mandatory clearing requirement, but are cleared at a registered derivatives clearing organization, the CFTC shall require real-time public reporting for such transactions (iii) With respect to swaps that are not cleared at a registered derivatives clearing organization and which are reported to a swap data repository or the CFTC under CEA Section 2(h)(6), the CFTC shall require real-time public reporting for such transactions, in a manner that does not disclose the business transactions and market positions of any person (iv) With respect to swaps that are determined to be required to be cleared under CEA Section 2(h)(2) but are not cleared, the CFTC shall require real-time public reporting for such transactions 	360 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
727 (adding new CEA Section 2(a)(14)(C))	CFTC	Permitted rulemaking delegate the CFTC's public reporting responsibilities under CEA Section 2(a)(14) in accordance with such terms and conditions as the CFTC determines to be appropriate and in the public interest	Not specified
728 (creating new CEA Section 21(a)(3)(B))	CFTC	Permitted rulemaking regarding limitations on discretion of swap data repositories in establishing the manner by which the swap data repository complies with the core principles described in CEA Section 21(a)(3)	Not specified
728 (creating new CEA Section 21(e)(3))	CFTC	Rules regarding information that CFTC determines must be provided to it by swap data repositories as necessary for the CFTC to perform each of its responsibilities under the CEA	360 days after enactment
728 (adding new CEA Section 21(h))	CFTC	Rules governing persons that are registered as swap data repositories under CEA Section 21	360 days after enactment
729 (creating new CEA Section 4r(a)(1))	CFTC	Rule specifying time period in which each swap that is not accepted for clearing by any derivatives clearing organization must be reported to the CFTC, where there is no swap data repository	360 days after enactment
729 (creating new CEA Section 4r(a)(2))	CFTC	Rule specifying time period (if not 30 days after CFTC issues interim final rule) within which swaps entered into before the date of enactment, the terms of which have not expired as of the date of enactment, must be reported to a registered swap data repository or the CFTC	90 days after enactment for interim final rule
730 (creating new CEA Section 4t(a)(1) and (d))	CFTC	Determination of swaps that perform a significant price discovery function with respect to registered entities	360 days after enactment
730 (creating new CEA Section 4t(a)(2))	CFTC	Rules specifying what reports regarding transactions or positions in swaps that perform a significant price discovery function must be filed by, and what books and records of swaps that perform a significant price discovery function and any transactions and positions in any related commodity traded on or subject to the rules of any designated contract market or swap execution facility, and of cash or spot transactions in, inventories of, and purchase and sale commitments of, such a commodity must be maintained by, a person to	360 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		claim the exemption provided in CEA Section 4t(a)(2)	
731 (creating new CEA Section 4s(b)(2) and (b)(5))	CFTC	Rules specifying form and required content of initial application to register as a swap dealer or major swap participant and ongoing reports regarding the registrant's business	360 days after enactment, however rules must also provide for the registration of swap dealers and major swap participants within 1 year after enactment
731 (creating new CEA Section 4s(b)(3))	CFTC	Rules specifying when registrations as a swap dealer or major swap participant will expire	360 days after enactment
731 (creating new CEA Section 4s(b)(4) and (d))	CFTC	Rules applicable to registered swap dealers and major swap participants, including rules that limit the activities of swap dealers and major swap participants	360 days after enactment
731 (creating new CEA Section 4s(e)(1)(A) and (e)(2)(A))	Prudential regulators of swap dealers and major swap participants that have a prudential regulator, in consultation with the CFTC and SEC	Rules establishing minimum capital requirements and, for swaps that are not cleared by a registered derivatives clearing organization, minimum initial and variation margin requirements	Not specified
731 (creating new CEA Section 4s(e)(1)(B) and (e)(2)(B))	CFTC	Rules establishing, for swap dealers and major swap participants that do not have a prudential regulator, minimum capital requirements and, for swaps that are not cleared by a registered derivatives clearing organization, minimum initial and variation margin requirements	360 days after enactment
731 (creating new CEA Section 4s(e)(3)(D)(1))	CFTC, SEC and prudential regulators	Consultation regarding minimum capital requirements and minimum initial and variation margin requirements	Periodically (at least annually)

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
731 (creating new CEA Section 4s(f))	CFTC	Rules governing reporting and recordkeeping for swap dealers and major swap participants	360 days after enactment
731 (creating new CEA Section 4s(g))	CFTC	Rules governing maintenance of daily trading records and related records (including related cash or forward transactions) and recorded communications, including electronic mail, instant messages, and recordings of telephone calls, by registered swap dealers and major swap participants	360 days after enactment
731 (creating new CEA Section 4s(h)(1), (3) and (6))	CFTC	Permitted rulemaking regarding business conduct standards applicable to registered swap dealers and major swap participants that relate to— (A) fraud, manipulation, and other abusive practices involving swaps (including swaps that are offered but not entered into); (B) diligent supervision of the business of the registered swap dealer and major swap participant; (C) adherence to all applicable position limits; and (D) such other matters as the CFTC determines to be appropriate	360 days after enactment
731 (creating new CEA Section 4s(h)(4) and (6))	CFTC	Permitted rulemaking regarding additional information that a swap dealer acting as an adviser to a Special Entity must obtain in order to make a reasonable determination that a swap recommended by the swap dealer is in the best interest of the Special Entity	360 days after enactment
731 (creating new CEA Section 4s(h)(5) and (6))	CFTC	Permitted rulemaking regarding additional standards and requirements imposed on swap dealers or major swap participants that are acting as counterparties to Special Entities that the CFTC determines are appropriate in the public interest, for the protection of investors, or otherwise in furtherance of the purposes of the CEA	360 days after enactment
731 (creating new CEA Section 4s(i))	CFTC	Rules establishing standards relating to timely and accurate confirmation, processing, netting, documentation, and valuation of all swaps by registered swap dealers and major swap participants	360 days after enactment
731 (creating new CEA Section 4s(j)(5))	CFTC	Rules addressing other issues relating to swap dealer and major swap participant conflict-of-interest systems and procedures	360 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
731 (creating new CEA Section 4s(j)(7))	CFTC	Rules governing duties of swap dealers and major swap participants	360 days after enactment
731 (creating new CEA Section 4s(k)(3))	CFTC	Rule requiring annual report of chief compliance officer of swap dealers and major swap participants containing a description of— (i) the compliance of the swap dealer and major swap participant with respect to the CEA (including regulations); and (ii) each policy and procedure of the swap dealer and major swap participant (including the code of ethics and conflict of interest policies)	360 days after enactment
732 (creating new CEA Section 4d(c))	CFTC	Rule requiring that futures commission merchants and introducing brokers implement conflict-of-interest systems and procedures that— (1) establish structural and institutional safeguards to ensure that the activities of any person within the firm relating to research or analysis of the price or market for any commodity are separated by appropriate informational partitions within the firm from the review, pressure, or oversight of persons whose involvement in trading or clearing activities might potentially bias the judgment or supervision of the persons; and (2) address such other issues as the CFTC determines to be appropriate	360 days after enactment
732 (creating new CEA Section 4d(d))	CFTC	Rules setting forth duties and responsibilities of individual designated by a futures commission merchant to serve as its chief compliance officers (rules may also be adopted by a futures association registered under CEA Section 17)	360 days after enactment
733 (creating new CEA Section 5h(b)(2))	CFTC	Rules defining agricultural commodities and terms and conditions under which a swap in an agricultural commodity may be listed for trading or confirmed by a swap execution facility	360 days after enactment
733 (creating new CEA Section 5h(d)(1))	CFTC and SEC	Rules defining the universe of swaps that can be executed on a swap execution facility	360 days after enactment (and updated as necessary to account for technological and other innovation)

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
733 (creating new CEA Section 5h(f)(2))	CFTC	Permitted rulemaking regarding limitations on discretion of swap execution facilities in establishing the manner by which the swap execution facility complies with each core principle described in CEA Section 5h(f)	Not specified
733 (creating new CEA Section 5h(f)(15)(D))	CFTC	Rule requiring annual report of chief compliance officer of swap execution facilities containing a description of— (i) the compliance of the swap execution facility with respect to the CEA); and (ii) the policies and procedures of the swap execution facility (including the code of ethics and conflict of interest policies)	360 days after enactment
731 (creating new CEA Section 5h(h))	CFTC	Rules governing the regulation of alternative swap execution facilities	360 days after enactment
735(b) (amending CEA Section 5(d))	CFTC	Permitted rulemaking regarding limitations on discretion of designated contract market in establishing the manner by which the contract market complies with each core principle described in CEA Section 5(d)	Not specified
737(a)(4) (creating new CEA Section 4a(a)(2))	CFTC	With respect to physical commodities (other than excluded commodities as defined by the CFTC), rules establishing limits on the amount of positions, as appropriate, other than bona fide hedge positions, that may be held by any person with respect to contracts of sale for future delivery or with respect to options on the contracts or commodities traded on or subject to the rules of a designated contract market	180 days after enactment, for exempt commodities, and 270 days after enactment, for agricultural commodities
737(a)(4) (creating new CEA Section 4a(a)(4))	CFTC	Determinations of whether a swap performs or affects a significant price discovery function with respect to regulated markets, including additional factors relevant to that determination	360 days after enactment
737(a)(4) (creating new CEA Section 4a(a)(5))	CFTC	Rules establishing limits on the amount of positions, including aggregate position limits, as appropriate, other than bona fide hedge positions, that may be held by any person with respect to swaps that are economically equivalent to contracts of sale for future delivery or to options on the contracts or commodities traded on or subject to the rules of a designated contract market subject to CEA Section 4a(a)(2)	360 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
737(a)(4) (creating new CEA Section 4a(a)(6))	CFTC	Rules establishing limits (including related hedge exemption provisions) on the aggregate number or amount of positions in contracts based upon the same underlying commodity (as defined by the CFTC) that may be held by any person, including any group or class of traders, for each month across— (A) contracts listed by designated contract markets; (B) with respect to an agreement contract, or transaction that settles against any price (including the daily or final settlement price) of 1 or more contracts listed for trading on a registered entity, contracts traded on a foreign board of trade that provides members or other participants located in the United States with direct access to its electronic trading and order matching system; and (C) swap contracts that perform or affect a significant price discovery function with respect to regulated entities	360 days after enactment
737(a)(4) (creating new CEA Section 4a(a)(7))	CFTC	Permitted rulemaking relating to exempting, conditionally or unconditionally, any person or class of persons, any swap or class of swaps, any contract of sale of a commodity for future delivery or class of such contracts, any option or class of options, or any transaction or class of transactions from any requirement the CFTC may establish under CEA Section 4a with respect to position limits	Not specified
737(c) (creating new CEA Section 4a(c)(2))	CFTC	Rule defining what constitutes a bona fide hedging transaction or position as a transaction or position that— (A)(i) represents a substitute for transactions made or to be made or positions taken or to be taken at a later time in a physical marketing channel; (ii) is economically appropriate to the reduction of risks in the conduct and management of a commercial enterprise; and (iii) arises from the potential change in the value of— (I) assets that a person owns, produces, manufactures, processes, or merchandises or anticipates owning, producing, manufacturing, processing, or merchandising; (II) liabilities that a person owns or anticipates incurring; or (III) services that a person provides, purchases, or anticipates	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		<p>providing or purchasing; or</p> <p>(B) reduces risks attendant to a position resulting from a swap that—</p> <p>(i) was executed opposite a counterparty for which the transaction would qualify as a bona fide hedging transaction pursuant to CEA Section 4a(a)(c)(2)(A); or</p> <p>(ii) meets the requirements of CEA Section 4a(a)(c)(2)(A)</p>	
738(a)(4) (creating new CEA Section 4(b)(1)(A))	CFTC	Permitted rulemaking to require registration with the CFTC for a foreign board of trade that provides the members of the foreign board of trade or other participants located in the United States with direct access to the electronic trading and order matching system of the foreign board of trade, including rules and regulations prescribing procedures and requirements applicable to the registration of such foreign boards of trade	Not specified
738(a)(4) (creating new CEA Section 4(b)(1)(B))	CFTC	Permitted rulemaking regarding CFTC determination to permit a foreign board of trade to provide to the members of the foreign board of trade or other participants located in the United States direct access to the electronic trading and order-matching system of the foreign board of trade with respect to an agreement, contract, or transaction that settles against any price (including the daily or final settlement price) of 1 or more contracts listed for trading on a registered entity	Not specified
742(a)(2) (creating new CEA Section 2(c)(2)(D))	CFTC	Permitted rulemaking regarding period (longer than 28 days) for actual delivery of a commodity that the CFTC determines based upon the typical commercial practice in cash or spot markets for the commodity involved	Not specified
742(c)(2) (creating new CEA Section 2(c)(2)(E))	CFTC, SEC, Federal banking agencies, NCUA and Farm Credit Administration, as applicable	Permitted rulemaking regarding terms and conditions (including requirements relating to disclosures, recordkeeping, capital and margin, reporting, business condition and documentation) on which the agency regulating an eligible contract participant may permit such participants to offer to, or enter into with, a person that is not an eligible contract participant, any agreement, contract, or transaction in foreign currency described in CEA Section 2(c)(2)(B)(i)(I)	Not specified, but provision is effective 90 days after enactment for rules proposed before enactment
745(b) (creating new CEA	CFTC	Permitted rulemaking regarding any shortening of period within which proposed rules and rule amendments certified by registered entities may become automatically effective until the CFTC notifies the registered entity	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Section 5c(c)(2))		of a stay	
745(b) (creating new CEA Section 5c(c)(5)(C)(i) and (ii))	CFTC	Permitted rulemaking regarding any additional activities that the CFTC determines to be contrary to the public interest for purposes of preventing listing by a designated contract market or swap execution facility, or clearing or trading through any other registered entity, of agreements, contracts, transactions, or swaps that are based upon the occurrence, extent of an occurrence, or contingency relating to such activity	Not specified
745(b) (creating new CEA Section 5c(c)(5)(C)(iii))	CFTC	Determinations regarding the initial eligibility, or the continuing qualification, of a derivatives clearing organization to clear a swap under criteria, conditions, or rules that the CFTC, in its discretion, determines	90 days from commencement of review
747 (creating new CEA Section 4c(a)(6))	CFTC	Permitted rulemaking regarding prohibitions of trading practices described in CEA Section 4c(a)(5) and any other trading practice that is disruptive of fair and equitable trading	Not specified
748 (creating new CEA Section 23(a)(7))	CFTC	Rules setting forth manner by which whistleblowers may provide information to the CFTC relating to a violation of the CEA	270 days after enactment
748 (creating new CEA Section 23(b)(1))	CFTC	Rules regarding the payment by the CFTC of awards to whistleblowers who voluntarily provided original information to the CFTC that led to successful enforcement	270 days after enactment
748 (creating new CEA Section 23(c)(1)(B))	CFTC	Permitted rulemaking regarding additional relevant factors the CFTC will take into consideration in determining the amount of any award to a whistleblower	Not specified
748 (creating new CEA Section 23(e))	CFTC	Permitted rulemaking regarding any requirement that a whistleblower enter into a contract with the CFTC to receive an award	Not specified
748 (creating new CEA Section 23(i) and	CFTC	Rules and regulations as may be necessary or appropriate to implement the provisions of CEA Section 23 consistent with the purposes of CEA Section 23	270 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
(j))			
752(a)	CFTC, SEC and prudential regulators	Consult and coordinate with foreign regulatory authorities on the establishment of consistent international standards with respect to the regulation (including fees) of swaps, security-based swaps, swap entities, and security-based swap entities and may agree to such information-sharing arrangements as may be deemed to be necessary or appropriate in the public interest or for the protection of investors, swap counterparties, and security-based swap counterparties	Not specified
752(b)	CFTC	Consult and coordinate with foreign regulatory authorities on the establishment of consistent international standards with respect to the regulation of contracts of sale of a commodity for future delivery and options on such contracts, and may agree to such information-sharing arrangements as may be deemed necessary or appropriate in the public interest for the protection of users of contracts of sale of a commodity for future delivery	Not specified
753(a) (amending CEA Section 6(c))	CFTC	Rules relating to prohibitions against using manipulative or deceptive devices or contrivances in connection with any swap or contract of sale of any commodity in interstate commerce or for future delivery on or subject to the rules of any registered entity	1 year after enactment
753(a) (amending CEA Section 22(a)(1)(D))	CFTC	Rules relating to private rights of action for use of manipulative or deceptive devices or contrivances in connection with any swap or contract of sale of any commodity in interstate commerce or for future delivery on or subject to the rules of any registered entity	1 year after enactment
Subtitle B – Regulation of Security-Based Swap Markets			
761(a)(6) (creating new Exchange Act Section 3(a)(67))	SEC	Rule defining the term “substantial position” at the threshold that the SEC determines to be prudent for the effective monitoring, management, and oversight of entities that are systemically important or can significantly impact the financial system of the United States, including determination of major security-based swap categories	Not specified
761(a)(6) (creating new Exchange Act	SEC	Rule exempting from designation as a security-based swap dealer an entity that engages in a de minimis quantity of security-based swap dealing in connection with transactions with or on behalf of its customers	360 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Section 3(a)(71))			
761(b)	SEC	Permitted rulemaking to define— (1) the term “commercial risk”; (2) any other term included in an amendment to the Exchange Act made by Subtitle B of Title VII of the Act; and (3) the terms “security-based swap,” “security-based swap dealer,” “major security-based swap participant,” and “eligible contract participant,” with regard to security-based swaps for the purpose of including transactions and entities that have been structured to evade Subtitle B of Title VII of the Act or the amendments made by Subtitle B	Not specified
763(a) (creating new Exchange Act Section 3C(b)(2))	SEC	Determination of whether the Exchange Act Section 3C(a)(1) clearing requirement should apply to security-based swaps or groups, categories, types, or classes of security-based swaps submitted by a clearing agency for SEC determination	90 days after receiving submissions, after at least a 30-day public comment period
763(a) (creating new Exchange Act Section 3C(b)(1))	SEC	Determination of whether each security-based swap, or any group, category, type, or class of security-based swaps should be required to be cleared	Ongoing basis, subject to at least a 30-day public comment period
763(a) (creating new Exchange Act Section 3C(b)(5))	SEC	Rules for a clearing agency’s submission for review, pursuant to Exchange Act Section 3C(b), of a security-based swap, or a group, category, type, or class of security-based swaps, that it seeks to accept for clearing	1 year after enactment
763(a) (creating new Exchange Act Section 3C(c)(4))	SEC	Rules for reviewing, pursuant to Exchange Act Section 3C(c), a clearing agency’s clearing of a security-based swap, or a group, category, type, or class of security-based swaps, that it has accepted for clearing	1 year after enactment
763(a) (creating new Exchange Act Section 3C(d)(1))	SEC	Rules (and interpretations of rules), as determined by the SEC to be necessary to prevent evasions of the mandatory clearing requirements under the Exchange Act	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
763(a) (adding new Exchange Act Section 3C(e))	SEC	<p>Rules providing for the reporting of data to a registered security-based swap data repository or the SEC, as follows:</p> <ol style="list-style-type: none"> (1) Security-based swaps entered into before the date of the enactment of this section shall be reported no later than 180 days after enactment. (2) Security-based swaps entered into on or after enactment shall be reported no later than the later of— <ol style="list-style-type: none"> (A) 90 days after enactment; or (B) such other time after entering into the security-based swap as the SEC may prescribe by rule or regulation. 	Presumably within 90 days after enactment
763(a) (creating new Exchange Act Section 3C(g)(1)(C))	SEC	Rules providing for manner by which a counterparty seeking to avoid application of Exchange Act Section 3C(a)(1) may notify the SEC how it generally meets its financial obligations associated with entering into non-cleared security-based swaps	Not specified
763(a) (creating new Exchange Act Section 3C(g)(6))	SEC	Permitted rulemaking (or issuance of interpretations of rules) as the SEC determines to be necessary to prevent abuse of the exceptions described in Exchange Act Section 3C(g)	Not specified
763(a) (creating new Exchange Act Section 3C(j)(3))	SEC	<p>Rule requiring annual report of chief compliance officer of registered clearing agency containing a description of—</p> <ol style="list-style-type: none"> (i) the compliance of the registered clearing agency with respect to the Exchange Act (including regulations); and (ii) each policy and procedure of the registered clearing agency (including code of ethics and conflict of interest policies) 	Not specified
763(b) (creating new Exchange Act Section 17A(i))	SEC	Rules setting forth standards that must be complied with by any registered clearing agency that clears security-based swap transactions	Not specified
763(b) (creating new	SEC	Rules governing persons that are registered as clearing agencies for security-based swaps	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Exchange Act Section 17A(j))			
763(c) (creating new Exchange Act Section 3D(d)(1))	CFTC	Permitted rulemaking regarding limitations on discretion of swap execution facilities in establishing the manner by which the swap execution facility complies with each core principle described in Exchange Act Section 3D(d)	Not specified
763(c) (creating new Exchange Act Section 3D(d)(14)(C))	SEC	Rule requiring annual report of chief compliance officer of security-based swap execution facility containing a description of— (i) the compliance of the security-based swap execution facility with respect to the Exchange Act (including regulations); and (ii) each policy and procedure of the security-based swap execution facility (including code of ethics and conflict of interest policies)	Not specified
763(c) (creating new Exchange Act Section 3D(f))	SEC	Rules governing the regulation of security-based swap execution facilities	Not specified
763(d) (creating new Exchange Act Section 3E(c)(2))	SEC	Permitted rulemaking to specify manner in which money, securities or other property provided by a securities-based swaps customer of a broker, dealer or security-based swap dealer may be commingled or deposited with any other money, securities or property received by the broker, dealer or security-based swap dealer and required by the SEC to be separately accounted for and treated and dealt with as belonging to the customer	Not specified
763(d) (creating new Exchange Act Section 3E(f))	SEC	Permitted rulemaking to specify manner in which funds or other property provided to a security-based swap dealer or major security-based swap participant to margin, guarantee, or secure the obligations of a counterparty will be maintained in a segregated account separate from the assets and other interests of the security-based swap dealer or major security-based swap participant	Not specified
763(g) (creating new Exchange Act	SEC	Rules relating to prohibitions against using manipulative or deceptive devices or contrivances in connection with any security-based swap	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Section 9(j))			
763(h) (creating new Exchange Act Section 10B(a))	SEC	Rules establishing limits (including related hedge exemption provisions) on the amount of positions in any security-based swap that may be held by any person, including authority to require aggregation of certain positions	Not specified
763(h) (creating new Exchange Act Section 10B(b))	SEC	Permitted rulemaking relating to exempting, conditionally or unconditionally, any person or class of persons, any security-based swap or class of security-based swaps or any transaction or class of transactions from any requirement the SEC may establish under Exchange Act Section 10B with respect to position limits	Not specified
763(h) (creating new Exchange Act Section 10B(c))	SEC	Permitted rulemaking relating to requiring SROs to establish security-based swap position limits for SRO members and persons for whom SRO members effect transactions, including requiring aggregation of certain positions	Not specified
763(h) (creating new Exchange Act Section 10B(d))	SEC	Permitted rulemaking to require any person that effects transactions for such person's own account or the account of others in any securities-based swap or uncleared security-based swap and any security or loan or group or narrow-based security index of securities or loans as set forth in Exchange Act Section 10B(a)(1) and (2) to report such information as the SEC may prescribe regarding any position or positions in any security-based swap or uncleared security-based swap and any security or loan or group or narrow-based security index of securities or loans and any other instrument relating to such security or loan or group or narrow-based security index of securities or loans as set forth in Section 10B(a)(1) and (2)	Not specified
763(i) (adding new Exchange Act Section 13(m)(1))	CFTC	Rules requiring the public availability of swap transaction and pricing data as follows: (i) With respect to security-based swaps that are subject to mandatory clearing (including those swaps that are excepted from the requirement pursuant to Exchange Act Section 3C(g)), the SEC shall require real-time public reporting for such transactions (ii) With respect to those security-based swaps that are not subject to mandatory clearing requirement, but are cleared at a registered clearing agency, the SEC shall require real-time public reporting for such	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		<p>transactions</p> <p>(iii) With respect to security-based swaps that are not cleared at a registered clearing agency and which are reported to a security-based swap data repository or the SEC under Exchange Act Section 3C(a)(6), the SEC shall require real-time public reporting for such transactions, in a manner that does not disclose the business transactions and market positions of any person</p> <p>(iv) With respect to security-based swaps that are determined to be required to be cleared under Exchange Act Section 3C(b) but are not cleared, the SEC shall require real-time public reporting for such transactions</p>	
763(i) (adding new Exchange Act Section 13(m)(2))	SEC	Permitted rulemaking to delegate the SEC's public reporting responsibilities under Exchange Act Section 13(m)(2) in accordance with such terms and conditions as the SEC determines to be appropriate and in the public interest	Not specified
763(i) (adding new Exchange Act Section 13(n)(3))	SEC	Permitted rulemaking regarding limitations on discretion of security-based swap data repositories in establishing the manner by which the security-based swap data repository complies with the core principles described in Exchange Act Section 13(n)(3)	Not specified
763(i) (adding new Exchange Act Section 13(n)(4))	SEC	Rules prescribing standards that specify the data elements for each security-based swap that shall be collected and maintained by each registered security-based swap data repository and related data collection and data maintenance standards for security-based swap data repositories	Not specified
763(i) (adding new Exchange Act Section 13(n)(6)(C))	SEC	<p>Rule requiring annual report of chief compliance officer of security-based swap data repository containing a description of—</p> <p>(i) the compliance of the security-based swap data repository with respect to the Exchange Act (including regulations); and</p> <p>(ii) each policy and procedure of the security-based swap data repository (including code of ethics and conflict of interest policies)</p>	Not specified
763(i) (adding new Exchange Act Section 13(n)(9))	SEC	Rules governing persons that are registered as security-based swap data repositories	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
764(a) (creating new Exchange Act Section 15F(b)(2) and (b)(5))	SEC	Rules specifying form and required content of initial application to register as a security-based swap dealer or major security-based swap participant and ongoing reports regarding the registrant's business	1 year after enactment
764(a) (creating new Exchange Act Section 15F(b)(3))	SEC	Rules specifying when registrations as a security-based swap dealer or major security-based swap participant will expire	1 year after enactment
764(a) (creating new Exchange Act Section 15F(b)(4) and (d))	SEC	Rules applicable to registered security-based swap dealers and major security-based swap participants, including rules that limit the activities of non-bank security-based swap dealers and major security-based swap participants	1 year after enactment
764(a) (creating new Exchange Act Section 15F(e)(1)(A) and (e)(2)(A))	Prudential regulators of swap dealers and major swap participants that have a prudential regulator, in consultation with the CFTC and SEC	Rules establishing minimum capital requirements and, for security-based swaps that are not cleared by a registered clearing agency, minimum initial and variation margin requirements	Not specified
764(a) (creating new Exchange Act Section 15F(e)(1)(B) and (e)(2)(B))	SEC	Rules establishing, for security-based swap dealers and major security-based swap participants that do not have a prudential regulator, minimum capital requirements and, for security-based swaps that are not cleared by a registered clearing agency, minimum initial and variation margin requirements	Not specified
764(a) (creating new Exchange Act Section 15F(f))	SEC	Rules governing reporting and recordkeeping for security-based swap dealers and major security-based swap participants	Not specified
764(a) (creating new	SEC	Rules governing maintenance of daily trading records and related records (including related cash or forward transactions) and recorded	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Exchange Act Section 15F(g))		communications, including electronic mail, instant messages, and recordings of telephone calls, by registered security-based swap dealers and major security-based swap participants	
764(a) (creating new Exchange Act Section 15F(h)(1))	SEC	Permitted rulemaking regarding business conduct standards applicable to registered security-based swap dealers and major security-based swap participants that relate to— (A) fraud, manipulation, and other abusive practices involving security-based swaps (including security-based swaps that are offered but not entered into); (B) diligent supervision of the business of the registered security-based swap dealer and major security-based swap participant; (C) adherence to all applicable position limits; and (D) such other matters as the SEC determines to be appropriate	Not specified
764(a) (creating new Exchange Act Section 15F(h)(3))	SEC	Permitted rulemaking regarding additional standards and requirements imposed on security-based swap dealers or major security-based swap participants that are acting as counterparties to Special Entities that the SEC determines are appropriate in the public interest, for the protection of investors, or otherwise in furtherance of the purposes of the Exchange Act	Not specified
764(a) (creating new Exchange Act Section 15F(h)(4)(C))	SEC	Permitted rulemaking regarding additional information that a swap dealer acting as an adviser to a Special Entity must obtain in order to make a reasonable determination that a security-based swap recommended by the security-based swap dealer is in the best interest of the Special Entity	Not specified
764(a) (creating new Exchange Act Section 15F(h)(5))	SEC	Rules establishing duty for a security-based swap dealer or major security-based swap participant, with respect to a counterparty that is an eligible contract participant that requires the security-based swap dealer or major security-based swap participant to have a reasonable basis to believe that the counterparty that is a special entity has an independent representative that satisfies specified requirements, including permissible rulemaking authority to establish such other standards and requirements as the SEC may determine are appropriate in the public interest, for the protection of investors, or otherwise in furtherance of the purposes of the Exchange Act	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
764(a) (creating new Exchange Act Section 15F(h)(6))	SEC	Rules governing business conduct standards for security-based swap dealers and major security-based swap participants	Not specified
764(a) (creating new Exchange Act Section 15F(i))	SEC	Rules establishing standards relating to timely and accurate confirmation, processing, netting, documentation, and valuation of all security-based swaps by registered security-based swap dealers and major security-based swap participants	Not specified
764(a) (creating new Exchange Act Section 15F(j)(5))	SEC	Rules addressing other issues relating to security-based swap dealer and major security-based swap participant conflict-of-interest systems and procedures	Not specified
764(a) (creating new Exchange Act Section 15F(j)(7))	SEC	Rules governing duties of security-based swap dealers and major security-based swap participants	Not specified
764(a) (creating new Exchange Act Section 15F(k)(3))	SEC	<p>Rule requiring annual report of chief compliance officer of security-based swap dealers and major security-based swap participants containing a description of—</p> <ul style="list-style-type: none"> (i) the compliance of the security-based swap dealer and major security-based swap participant with respect to the Exchange Act (including regulations); and (ii) each policy and procedure of the security-based swap dealer and major security-based swap participant (including the code of ethics and conflict of interest policies) 	Not specified
765	SEC	Rules which may include numerical limits on the control of, or the voting rights with respect to, any clearing agency that clears security-based swaps, or on the control of any security-based swap execution facility or national securities exchange that posts or makes available for trading security-based swaps, by a bank holding company with total consolidated assets of \$50,000,000,000 or more, a nonbank financial company supervised by the Federal Reserve, affiliate of such a bank holding company or nonbank financial company, a security-based swap dealer, major security-based swap	180 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		participant, or person associated with a security-based swap dealer or major security-based swap participant	
766(a) (creating new Exchange Act Section 13A(a)(1))	SEC	Rule specifying time period in which each security-based swap that is not accepted for clearing by any clearing agency or derivatives clearing organization must be reported to the SEC, where there is no security-based swap data repository	Not specified
766(a) (creating new Exchange Act Section 13A(a)(2))	SEC	Rule specifying time period (if not 30 days after SEC issues interim final rule) within which security-based swaps entered into before the date of enactment, the terms of which have not expired as of the date of enactment, must be reported to a registered security-based swap data repository or the SEC	90 days after enactment for interim final rule
766(b) (amending Exchange Act Section 13(d)(1) and (g)(1))	SEC	Rules defining security-based swap for purposes of Exchange Act Section 13(d) beneficial ownership reporting requirements	Not specified
766(c) (amending Exchange Act Section 13(f)(1))	SEC	Rules defining security-based swap for purposes of Exchange Act Section 13(f) institutional investment manager reporting requirements	Not specified
766(e) (creating new Exchange Act Section 13(o))	SEC, after consultation with Treasury Secretary and prudential regulators	Rules determining whether the purchase or sale of a security-based swap, or class of security-based swap, provides incidents of ownership comparable to direct ownership of the equity security, and that it is necessary to achieve the purposes of Exchange Act Section 13 that the purchase or sale of the security-based swaps, or class of security-based swap, be deemed the acquisition of beneficial ownership of the equity security	Not specified
767 (amending Exchange Act Section 28(a))	SEC	Rule determining whether any security (in addition to any security that has a pari-mutual payout) is otherwise appropriately subject to state laws prohibiting or regulating the making or promoting of wagering or gaming contracts or the operation of “bucket shops”	Not specified
TITLE VIII – PAYMENT, CLEARING, AND SETTLEMENT SUPERVISION			

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
805(a)(1)	Federal Reserve, in consultation with the Council, SEC, CFTC, and appropriate Federal banking agencies	Rules prescribing risk management standards, taking into consideration relevant international standards and existing prudential requirements, governing— (A) the operations related to the payment, clearing, and settlement activities of designated financial market utilities; and (B) the conduct of designated activities by financial institutions	Not specified
805(a)(2)(A)	SEC and CFTC, in consultation with the Council and the Federal Reserve	Permitted rulemaking prescribing regulations containing risk management standards, taking into consideration relevant international standards and existing prudential requirements, for those designated clearing entities and financial institutions engaged in designated activities for which each is the Supervisory Agency or the appropriate financial regulator, governing— (i) the operations related to payment, clearing, and settlement activities of such designated clearing entities; and (ii) the conduct of designated activities by such financial institutions	Not specified
805(a)(2)(B) and (C)	Federal Reserve	Determination of whether existing prudential requirements of the CFTC, the SEC, or both (including requirements prescribed by the CFTC and SEC pursuant to Section 805(a)(2)(A) of the Act) with respect to designated clearing entities and financial institutions engaged in designated activities for which the SEC or the CFTC is the Supervisory Agency or the appropriate financial regulator are insufficient to prevent or mitigate significant liquidity, credit, operational, or other risks to the financial markets or to the financial stability of the United States, including a detailed analysis supporting the Federal Reserve's findings and identifying the specific prudential requirements that are insufficient	Not specified
805(a)(2)(D)	SEC and CFTC	Either objecting to the Federal Reserve's determination with a detailed analysis as to why existing prudential requirements are sufficient, or submitting an explanation to the Council and the Federal Reserve describing the actions to be taken in response to the Federal Reserve's determination	Within 60 days after receipt of notice of Federal Reserve determination under Section 805(a)(2)(C) of the Act
805(a)(2)(E)	Council	Upon an affirmative vote by not fewer than 2/3 of the members then serving on the Council, the Council shall either find that the response submitted under Section 805(a)(2)(D) of the Act is sufficient, or require the CFTC, or	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		the SEC, as applicable, to prescribe such risk management standards as the Council determines is necessary to address the specific prudential requirements that are determined to be insufficient	
806(a)	Federal Reserve	Rules, orders, standards or guidelines setting forth terms and conditions on which a designated financial market utility may maintain an account at a Federal Reserve Bank and receive services listed in Federal Reserve Act Section 11A(b) and deposit accounts under the first undesignated paragraph of Federal Reserve Act Section 13 that the Federal Reserve Bank is authorized under the Federal Reserve Act to provide to a depository institution	Not specified
806(b)	Federal Reserve	Authorization for a Federal Reserve Bank under Federal Reserve Act Section 10B to provide to a designated financial market utility, and any limitations, restrictions and regulations applicable to, discount and borrowing privileges in unusual or exigent circumstances, upon the affirmative vote of a majority of the Federal Reserve's Board then serving after consultation with the Treasury Secretary, and upon a showing by the designated financial market utility that it is unable to secure adequate credit accommodations from other banking institutions	Not specified
806(c)	Federal Reserve	Rules, orders, standards or guidelines governing the payment of earnings on balances maintained by or on behalf of a designated financial market utility in the same manner and to the same extent as the Federal Reserve Bank may pay earnings to a depository institution under the Federal Reserve Act	Not specified
806(d)	Federal Reserve	Permissible authority to exempt a designated financial market utility from, or modify any, reserve requirements under Federal Reserve Act Section 19	Not specified
806(e)(1)B)	Each supervisory agency for a designated financial market utility	Rules defining and describing the standards for determining when a designated financial market utility must give its supervisory agency advance notice of a proposed change to its rules, procedures, or operations that could materially affect, the nature or level of risks presented by the designated financial market utility	Not specified
809(b)(1)	Federal Reserve or the Council	Rules specifying frequency and form of reports or data required to be submitted to the Federal Reserve and Council by designated financial market utilities	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
809(b)(2)	Federal Reserve or the Council	<p>Rules specifying frequency and form of reports and data required to be submitted to the Federal Reserve and Council by financial institutions subject to the standards in Section 805(a) of the Act for a designated activity solely with respect to the conduct of the designated activity and solely to assess whether—</p> <p>(A) the rules, orders, or standards prescribed under Section 805(a) of the Act with respect to the designated activity appropriately address the risks to the financial system presented by such activity; and</p> <p>(B) the financial institutions are in compliance with Title VIII of the Act and the rules and orders prescribed under Section 805(a) of the Act with respect to the designated activity</p>	Not specified
809(b)(3)	Federal Reserve, upon affirmative vote by a majority of the Council	Permitted rulemaking prescribing regulations under Section 809 of the Act that impose a recordkeeping or reporting requirement on designated clearing entities or financial institutions engaged in designated activities that are subject to standards that have been prescribed under Section 805(a)(2) of the Act	Not specified
810	Federal Reserve, Council, SEC, CFTC, and appropriate Federal banking agencies	Rules and order as may be necessary to administer and carry out their respective authorities and duties granted under Title VIII of the Act and prevent evasions thereof	Not specified
813	CFTC and SEC, in coordination with the Federal Reserve	Jointly developed risk management supervision programs for designated clearing entities	Not specified
TITLE IX – INVESTOR PROTECTIONS AND IMPROVEMENTS TO THE REGULATION OF SECURITIES			
Subtitle A – Increasing Investor Protection			
913(f)	SEC	Permitted rulemaking, as necessary or appropriate in the public interest and for the protection of retail customers (and such other customers as the SEC may by rule provide), to address the legal or regulatory standards of care for brokers, dealers, investment advisers, persons associated with brokers or dealers, and persons associated with investment advisers for providing personalized investment advice about securities to such retail customers, taking into account the findings, conclusions and recommendations of the study required by Section 913(b) of the Act	Not specified, but not until after completion of the study report required by Section 913(d) of the Act

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
913(g)(1) (creating new Exchange Act Section 15(k)(1))	SEC	Permitted rulemaking to provide that, with respect to a broker or dealer, when providing personalized investment advice about securities to a retail customer (and such other customers as the SEC may by rule provide), the standard of conduct for such broker or dealer with respect to such customer shall be the same as the standard of conduct applicable to an investment adviser under Advisers Act Section 211	Not specified
913(g)(1) (creating new Exchange Act Section 15(k)(2))	SEC	Permitted rulemaking to provide that a broker or dealer that sells only proprietary or other limited range of products to provide notice to each retail customer and obtain the consent or acknowledgment of the customer	Not specified
913(g)(1) (creating new Exchange Act Section 15(l)(2))	SEC	Permitted rulemaking to prohibiting or restricting certain sales practices, conflicts of interest, and compensation schemes for brokers, dealers, and investment advisers that the SEC deems contrary to the public interest and the protection of investors	Not specified
913(g)(2) (creating new Advisers Act Section 211(g))	SEC	Permitted rulemaking to provide that the standard of conduct for all brokers, dealers, and investment advisers, when providing personalized investment advice about securities to retail customers (and such other customers as the SEC may by rule provide), shall be to act in the best interest of the customer without regard to the financial or other interest of the broker, dealer, or investment adviser providing the advice, and to require disclosure any material conflicts of interest to, and the consent of, the customer	Not specified
913(g)(2) (creating new Advisers Act Section 211(h)(2))	SEC	Permitted rulemaking to prohibiting or restricting certain sales practices, conflicts of interest, and compensation schemes for brokers, dealers, and investment advisers that the SEC deems contrary to the public interest and the protection of investors	Not specified
914(b)	SEC	Rules enhancing examination and enforcement resources for investment advisers, based on the findings of the study and report required by Section 914(a) and (b) of the Act	Not specified, but following delivery of the report required by Section 914(b) of the Act
915 (creating new	SEC	Rules establishing procedures requiring a formal response to all recommendations submitted to the SEC by the Investor Advocate, not later	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Exchange Act Section 4(g)(7))		than 3 months after the date of such submission	
916(a) (amending Exchange Act Section 19(b)(2))	SEC, after consultation with other regulatory agencies	Rules setting forth the procedural requirements of the proceedings required under Exchange Act Section 19(b)(2) relating to review and approval of SRO rule proposals	180 days after enactment
919 (creating new Exchange Act Section 15(n))	SEC	Permitted rulemaking designating documents or information that shall be provided by a broker or dealer to a retail investor before the purchase of an investment product or service by the retail investor	Not specified
Subtitle B – Increasing Regulatory Enforcement and Remedies			
921(a) (creating new Exchange Act Section 15(o))	SEC	Permitted rulemaking prohibiting, or imposing conditions or limitations on the use of, agreements that require customers or clients of any broker, dealer, or municipal securities dealer to arbitrate any future dispute between them arising under the Federal securities laws, the rules and regulations thereunder, or the rules of a self-regulatory organization if the SEC finds that such prohibition, imposition of conditions, or limitations are in the public interest and for the protection of investors	Not specified
921(b) (creating new Advisers Act Section 205(f))	SEC	Permitted rulemaking prohibiting, or imposing conditions or limitations on the use of, agreements that require customers or clients of any investment adviser to arbitrate any future dispute between them arising under the Federal securities laws, the rules and regulations thereunder, or the rules of a self- regulatory organization if the SEC finds that such prohibition, imposition of conditions, or limitations are in the public interest and for the protection of investors	Not specified
922(a) (creating new Exchange Act Section 21F(a)(6))	SEC	Rules setting forth manner by which whistleblowers may provide information to the SEC relating to a violation of the Exchange Act	270 days after enactment
922(a) (creating new Exchange Act	SEC	Rules regarding the payment by the SEC of awards to whistleblowers who voluntarily provided original information to the SEC that led to successful	270 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Section 21F(b)(1))		enforcement	
922(a) (creating new Exchange Act Section 21F(c)(1)(B))	SEC	Permitted rulemaking regarding additional relevant factors the SEC will take into consideration in determining the amount of any award to a whistleblower	Not specified
922(a) (creating new Exchange Act Section 21F(e))	SEC	Permitted rulemaking regarding any requirement that a whistleblower enter into a contract with the SEC to receive an award	Not specified
922(a) (creating new Exchange Act Section 21F(j)) and 924(a))	SEC	Rules implementing the provisions of Exchange Act Section 21F	270 days after enactment
924(a)	SEC	Rules and regulations as may be necessary or appropriate to implement the provisions of Exchange Act Section 21F consistent with the purposes of Exchange Act Section 21F	270 days after enactment
926	SEC	<p>Rules for the disqualification of offerings and sales of securities made under Securities Act Rule 506 that—</p> <p>(1) are substantially similar to the provisions of Securities Act Rule 262 or any successor thereto; and</p> <p>(2) disqualify any offering or sale of securities by a person that—</p> <p>(A) is subject to a final order of a State securities commission (or an agency or officer of a State performing like functions), a State authority that supervises or examines banks, savings associations, or credit unions, a State insurance commission (or an agency or officer of a State performing like functions), an appropriate Federal banking agency, or the NCUA, that—</p> <p>(i) bars the person from—</p> <p>(I) association with an entity regulated by such</p>	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		<p>commission, authority, agency, or officer;</p> <p>(II) engaging in the business of securities, insurance, or banking; or</p> <p>(III) engaging in savings association or credit union activities; or</p> <p>(ii) constitutes a final order based on a violation of any law or regulation that prohibits fraudulent, manipulative, or deceptive conduct within the 10-year period ending on the date of the filing of the offer or sale; or</p> <p>(B) has been convicted of any felony or misdemeanor in connection with the purchase or sale of any security or involving the making of any false filing with the SEC</p>	
929Q(a) (amending Company Act Section 31(a)(1))	SEC	Permitted rulemaking requiring persons having custody or use of the securities, deposits, or credits of a registered investment company to maintain and preserve all records that relate to the custody or use by such person of the securities, deposits, or credits of the registered investment company for such period or periods as the SEC determines is necessary or appropriate in the public interest or for the protection of investors	Not specified
929R(a) (amending Exchange Act Section 13(d)(1))	SEC	Permitted rulemaking to shorten the 10-day period for filing initial statements of beneficial ownership under Exchange Act Section 13(d)(1)	Not specified
929R(b) (amending Exchange Act Section 16(a)(2)(B))	SEC	Permitted rulemaking to shorten the period for filing initial statements of ownership on Form 3 under Exchange Act Section 16(a)	Not specified
929W (creating new Exchange Act Section 17A(g))	SEC	Revise Rule 17Ad-17, as in effect on December 8, 1997, to extend the application of that rule to brokers and dealers and to make other changes to obligations of dividend and interest paying agents	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
929X(a) (creating new Exchange Act Section 13(f)(2))	SEC	Rules providing for the public disclosure of the name of the issuer and the title, class, CUSIP number, aggregate amount of the number of short sales of each security, and any additional information determined by the SEC following the end of the reporting period (at a minimum, such public disclosure shall occur every month)	Not specified
929X(b)(2) (creating new Exchange Act Section 9(d))	SEC	Rules as are necessary or appropriate to ensure that the appropriate enforcement options and remedies are available for violations of new Exchange Act Section 9(d) in the public interest or for the protection of investors	Not specified
929X(c)(2) (creating new Exchange Act Section 15(e))	SEC	Permitted rulemaking prescribing the form, content, time, and manner of delivery of any notice required under new Exchange Act Section 15(e), as necessary or appropriate in the public interest and for the protection of investors	Not specified
Subtitle C – Improvements to the Regulation of Credit Rating Agencies			
932(a)(2) (creating new Exchange Act Section 15E(c)(3)(A))	SEC	Rules prescribing factors that NRSROs must take into consideration in establishing, maintaining, enforcing and documenting an internal control structure governing the implementation of and adherence to policies, procedures, and methodologies for determining credit ratings	1 year after enactment
932(a)(2) (creating new Exchange Act Section 15E(c)(3)(B))	SEC	Rules requiring each NRSRO to submit to the SEC an annual internal controls report	1 year after enactment
932(a)(4) (creating new Exchange Act Section 15E(h)(3))	SEC	Rules to prevent the sales and marketing considerations of a NRSRO from influencing the production of ratings by the NRSRO	1 year after enactment
932(a)(4) (creating new Exchange Act	SEC	Rules prescribing actions required to be taken, if appropriate, to revise a rating if an employee of a person subject to a credit rating of the NRSRO or the issuer, underwriter, or sponsor of a security or money market instrument	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Section 15E(h)(4))		subject to a credit rating of the NRSRO was employed by the NRSRO and participated in any capacity in determining credit ratings for the person or the securities or money market instruments during the 1-year period preceding the date an action was taken with respect to the credit rating	
932(a)(8) (amending Exchange Act Section 15E(p))	SEC	Rules establishing fines, and other penalties applicable to any NRSRO that violates the requirements of new Exchange Act Section 15E and the rules thereunder; and such other rules as may be necessary to carry out Exchange Act Section 15E	1 year after enactment
932(a)(8) (creating new Exchange Act Section 15E(q))	SEC	Rules requiring that each NRSRO publicly disclose information on the initial credit ratings determined by the NRSRO for each type of obligor, security, and money market instrument, and any subsequent changes to such credit ratings, for the purpose of allowing users of credit ratings to evaluate the accuracy of ratings and compare the performance of ratings by different NRSROs	1 year after enactment
932(a)(8) (creating new Exchange Act Section 15E(r))	SEC	<p>Rules with respect to the procedures and methodologies, including qualitative and quantitative data and models, used by NRSROs that require each NRSRO—</p> <ol style="list-style-type: none"> (1) to ensure that credit ratings are determined using procedures and methodologies, including qualitative and quantitative data and models, that are— <ol style="list-style-type: none"> (A) approved by the board of the NRSRO, a body performing a function similar to that of a board; and (B) in accordance with the policies and procedures of the NRSRO for the development and modification of credit rating procedures and methodologies; (2) to ensure that when material changes to credit rating procedures and methodologies (including changes to qualitative and quantitative data and models) are made, that— <ol style="list-style-type: none"> (A) the changes are applied consistently to all credit ratings to which the changed procedures and methodologies apply; (B) to the extent that changes are made to credit rating surveillance procedures and methodologies, the changes are applied to then-current credit ratings by the NRSRO within a reasonable time 	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		<p>period determined by the SEC, by rule; and</p> <p>(C) the NRSRO publicly discloses the reason for the change; and</p> <p>(3) to notify users of credit ratings—</p> <p>(A) of the version of a procedure or methodology, including the qualitative methodology or quantitative inputs, used with respect to a particular credit rating;</p> <p>(B) when a material change is made to a procedure or methodology, including to a qualitative model or quantitative inputs;</p> <p>(C) when a significant error is identified in a procedure or methodology, including a qualitative or quantitative model, that may result in credit rating actions; and</p> <p>(D) of the likelihood of a material change described in subparagraph (B) resulting in a change in current credit ratings</p>	
932(a)(8) (creating new Exchange Act Section 15E(s)(1) and (2)(C))	SEC	<p>Rules requiring each NRSRO to prescribe a form to accompany the publication of each credit rating that discloses—</p> <p>(A) information relating to—</p> <p>(i) the assumptions underlying the credit rating procedures and methodologies;</p> <p>(ii) the data that was relied on to determine the credit rating; and</p> <p>(iii) if applicable, how the NRSRO used servicer or remittance reports, and with what frequency, to conduct surveillance of the credit rating; and</p> <p>(B) information that can be used by investors and other users of credit ratings to better understand credit ratings in each class of credit rating issued by the NRSRO</p>	1 year after enactment
932(a)(8) (creating new Exchange Act Section 15E(s)(4)(C))	SEC	<p>Rules establishing the appropriate format and content for the written certifications required under Exchange Act Section 15E(s)(4)(B) regarding use of third-party diligence services for asset-backed securities, to ensure that providers of due diligence services have conducted a thorough review of data, documentation, and other relevant information necessary for a NRSRO to provide an accurate rating</p>	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
932(a)(8) (creating new Exchange Act Section 15E(s)(4)(D))	SEC	Rules requiring a NRSRO, at the time at which the NRSRO produces a rating, to disclose the Exchange Act Section 15E(s)(4)(B) certification to the public in a manner that allows the public to determine the adequacy and level of due diligence services provided by the third party	1 year after enactment
933(a) (amending Exchange Act Section 15E(m))	SEC	Rules necessary to carry out Exchange Act Section 15E(m), which provides that the Exchange Act enforcement and penalty provisions shall apply to statements made by a credit rating agency in the same manner and to the same extent as such provisions apply to statements made by a registered public accounting firm or a securities analyst under the securities laws, and such statements shall not be deemed forward-looking statements for the purposes of Exchange Act Section 21E	1 year after enactment
936	SEC	Rules that are reasonably designed to ensure that any person employed by a NRSRO to perform credit ratings— (1) meets standards of training, experience, and competence necessary to produce accurate ratings for the categories of issuers whose securities the person rates; and (2) is tested for knowledge of the credit rating process	1 year after enactment
938(a)	SEC	Rules requiring each NRSRO to establish, maintain, and enforce written policies and procedures that— (1) assess the probability that an issuer of a security or money market instrument will default, fail to make timely payments, or otherwise not make payments to investors in accordance with the terms of the security or money market instrument; (2) clearly define and disclose the meaning of any symbol used by the NRSRO to denote a credit rating; and (3) apply any symbol described in paragraph (2) in a manner that is consistent for all types of securities and money market instruments for which the symbol is used	1 year after enactment
939A(a)	Each Federal agency	Review— (1) any regulation issued by such agency that requires the use of an assessment of the credit-worthiness of a security or money market	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		instrument; and (2) any references to or requirements in such regulations regarding credit ratings	
939A(b)	Each Federal agency	Modify any regulations identified by the review conducted under Section 939A(a) of the Act to remove any reference to or requirement of reliance on credit ratings and to substitute in such regulations such standard of credit-worthiness as each respective agency shall determine as appropriate for such regulations	1 year after enactment
939B	SEC	Revise Regulation FD to remove the exemption for entities whose primary business is the issuance of credit ratings (Rule 100(b)(2)(iii))	90 days after enactment
939F(d)	SEC	Rule, as the SEC determines is necessary or appropriate in the public interest or for the protection of investors, establish a system for the assignment of NRSROs to determine the initial credit ratings of structured finance products, in a manner that prevents the issuer, sponsor, or underwriter of the structured finance product from selecting the NRSRO that will determine the initial credit ratings and monitor such credit ratings	Not specified, but not until after delivery of the report required by Section 939F(c) of the Act
Subtitle D – Improvements to the Asset-Backed Securitization Process			
941(a) (creating new Exchange Act Section 3(a)(77))	SEC	Rule specifying any additional security that will be an asset-backed security for purposes of Exchange Act Section 3(a)(77)	Not specified, but presumably before 270 days after enactment
941(b) (creating new Exchange Act Section 15G(b)(1) and (c))	SEC and Federal banking agencies, as coordinated by the Chairman of the Council	Joint regulations prescribing regulations to require any securitizer to retain an economic interest in a portion of the credit risk for any asset that the securitizer, through the issuance of an asset-backed security, transfers, sells, or conveys to a third party	270 days after enactment
941(b) (creating new Exchange Act Section 15G(b)(2) and (c))	SEC, Federal banking agencies, HUD Secretary and the FHFA, as coordinated by the Chairman of the Council	Joint regulations to require any securitizer to retain an economic interest in a portion of the credit risk for any residential mortgage asset that the securitizer, through the issuance of an asset-backed security, transfers, sells, or conveys to a third party, including establishing asset classes that the Federal banking agencies and the SEC deem appropriate and underwriting	270 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		standards established by the Federal banking agencies that specify the terms, conditions, and characteristics of a loan within the asset class that indicate a low credit risk with respect to the loan	
941(b) (creating new Exchange Act Section 15G(e)(1))	SEC and Federal banking agencies, as coordinated by the Chairman of the Council	Joint exemptions, exceptions, or adjustments to the rules issued under Exchange Act Section 15G, including exemptions, exceptions, or adjustments for classes of institutions or assets relating to the risk retention requirement and the prohibition on hedging under Exchange Act Section 15G(c)(1)	Not specified
941(b) (creating new Exchange Act Section 15G(e)(4) and (e)(5))	SEC, Federal banking agencies, HUD Secretary and the FHFA, as coordinated by the Chairman of the Council	Joint regulations exempting qualified residential mortgages from the risk retention requirements of Exchange Act Section 15G, including a joint definition of the term “qualified residential mortgage” for this purpose, taking into consideration underwriting and product features that historical loan performance data indicate result in a lower risk of default (but no broader than the definition “qualified mortgage” as defined under amended TILA Section 129C(c)(2) and regulations adopted thereunder, but no asset-backed security that is collateralized by tranches of other asset-backed securities shall be exempt from the risk retention requirements	Not specified
941(b) (creating new Exchange Act Section 15G(e)(6))	SEC	Rules requiring issuers to certify, for each issuance of an asset-backed security collateralized exclusively by qualified residential mortgages, that the issuer has evaluated the effectiveness of the internal supervisory controls of the issuer with respect to the process for ensuring that all assets that collateralize the asset-backed security are qualified residential mortgages	Not specified
942(a)(3) (creating new Exchange Act Section 15(d)(2))	SEC	Permitted rulemaking to provide for the suspension or termination of the duty to file under Exchange Act Section 15(d) for any class of asset-backed security, on such terms and conditions and for such period or periods as the SEC deems necessary or appropriate in the public interest or for the protection of investors, including, if the SEC determines, classifying issuers and prescribing requirements appropriate for each class of issuers of asset-backed securities	Not specified
942(b) (creating new Securities Act Section 7(c))	SEC	Rules requiring each issuer of an asset-backed security to disclose, for each tranche or class of security, information regarding the assets backing that security, including standards for the format of the data provided to facilitate comparison across securities in similar types of asset classes and requirements that issuers require issuers of asset-backed securities, at a minimum, to disclose asset-level or loan-level data, if such data are necessary	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		for investors to independently perform due diligence	
943	SEC	<p>Rules on the use of representations and warranties in the market for asset-backed securities that—</p> <p>(1) require each NRSRO to include in any report accompanying a credit rating a description of—</p> <p>(A) the representations, warranties, and enforcement mechanisms available to investors; and</p> <p>(B) how they differ from the representations, warranties, and enforcement mechanisms in issuances of similar securities; and</p> <p>(2) require any securitizer to disclose fulfilled and unfulfilled repurchase requests across all trusts aggregated by the securitizer, so that investors may identify asset originators with clear underwriting deficiencies</p>	180 days after enactment
945 (creating new Securities Act Section 7(d))	SEC	<p>Rules relating to the registration statement required to be filed by any issuer of an asset-backed security that require any issuer of an asset-backed security—</p> <p>(1) to perform a review of the assets underlying the asset-backed security; and</p> <p>(2) to disclose the nature of that review</p>	180 days after enactment
Subtitle E – Accountability and Executive Compensation			
951 (creating new Exchange Act Section 14A(b)(1))	SEC	Rules prescribing form of requirements for disclosure in proxy or consent materials seeking shareholder approval of certain acquisitions, mergers and sales of any agreements or understandings that such person has with any named executive officers of such issuer (or of the acquiring issuer, if such issuer is not the acquiring issuer) concerning any type of compensation (whether present, deferred, or contingent) that is based on or otherwise relates to the acquisition, merger, consolidation, sale, or other disposition of all or substantially all of the assets of the issuer and the aggregate total of all such compensation that may (and the conditions upon which it may) be paid or become payable to or on behalf of such executive officer	Not specified
951 (creating new	SEC	Permitted rulemaking to exempt an issuer or class of issuers from the advisory “say-on-pay” vote requirement under Exchange Act Section 14A(a)	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Exchange Act Section 14A(e))		or the advisory golden parachute compensation vote requirement under Exchange Act Section 14A(b)	
952(a) (creating new Exchange Act Section 10C(a)(1) and (f)(1))	SEC	Rules directing the national securities exchanges and national securities associations to prohibit the listing of any equity security of an issuer (other than certain specified issuers) that does not comply with the compensation committee independence and other requirements of Exchange Act Section 10C(a) Note: New Exchange Act Section 10C(f)(1) would prohibit listing of any security (not just equity securities) of non-conforming issuer	360 days after enactment
952(a) (creating new Exchange Act Section 10C(b)(2))	SEC	Rules identifying factors that affect the independence of a compensation consultant, legal counsel, or other adviser to a compensation committee of an issuer	360 days after enactment
952(a) (creating new Exchange Act Section 10C(c)(2))	SEC	Rules specifying requirements for proxy statement disclosure regarding whether— (A) the compensation committee of the issuer retained or obtained the advice of a compensation consultant; and (B) the work of the compensation consultant has raised any conflict of interest and, if so, the nature of the conflict and how the conflict is being addressed	360 days after enactment
953(a) (creating new Exchange Act Section 14(i))	SEC	Rules requiring each issuer to disclose in any proxy or consent solicitation material for an annual meeting of the shareholders of the issuer a clear description of any compensation required to be disclosed by the issuer under Item 402 of Regulation S-K (or any successor thereto), including information that shows the relationship between executive compensation actually paid and the financial performance of the issuer, taking into account any change in the value of the shares of stock and dividends of the issuer and any distributions, which disclosure may include a graphic representation of the information required to be disclosed	Not specified
953(b)	SEC	Rule amending Item 402 of Regulation S-K to require each issuer to disclose in any filing of the issuer described in Exchange Act Rule 10(a) (or any successor thereto)—	Not specified

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		<p>(A) the median of the annual total compensation of all employees of the issuer, except the chief executive officer (or any equivalent position) of the issuer;</p> <p>(B) the annual total compensation of the chief executive officer (or any equivalent position) of the issuer; and</p> <p>(C) the ratio of the amount described in (A) to the amount described in (B)</p>	
954 (creating new Exchange Act Section 10D)	SEC	<p>Rules requiring each issuer to develop and implement a policy providing—</p> <p>(1) for disclosure of the policy of the issuer on incentive-based compensation that is based on financial information required to be reported under the securities laws; and</p> <p>(2) that, in the event that the issuer is required to prepare an accounting restatement due to the material noncompliance of the issuer with any financial reporting requirement under the securities laws, the issuer will recover from any current or former executive officer of the issuer who received incentive-based compensation (including stock options awarded as compensation) during the 3-year period preceding the date on which the issuer is required to prepare an accounting restatement, based on the erroneous data, in excess of what would have been paid to the executive officer under the accounting restatement</p> <p>and directing the national securities exchanges and national securities associations to prohibit the listing of any security of an issuer that does not comply with these requirements</p>	Not specified
955 (creating new Exchange Act Section 14(j))	SEC	<p>Rules requiring require each issuer to disclose in any proxy or consent solicitation material for an annual meeting of the shareholders of the issuer whether any employee or member of the board of directors of the issuer, or any designee of such employee or member, is permitted to purchase financial instruments (including prepaid variable forward contracts, equity swaps, collars, and exchange funds) that are designed to hedge or offset any decrease in the market value of equity securities—</p> <p>(1) granted to the employee or member of the board of directors by the issuer as part of the compensation of the employee or member of the board of directors; or</p> <p>(2) held, directly or indirectly, by the employee or member of the board of</p>	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		directors	
956(a)	Appropriate Federal regulators	Joint regulations or guidelines to require each covered financial institution to disclose to the appropriate Federal regulator the structures of all incentive-based compensation arrangements offered by such covered financial institutions sufficient to determine whether the compensation structure— (A) provides an executive officer, employee, director, or principal shareholder of the covered financial institution with excessive compensation, fees, or benefits; or (B) could lead to material financial loss to the covered financial institution	9 months after enactment
956(b)	Appropriate Federal regulators	Joint regulations or guidelines that prohibit any types of incentive-based payment arrangement, or any feature of any such arrangement, that the regulators determine encourages inappropriate risks by covered financial institutions— (1) by providing an executive officer, employee, director, or principal shareholder of the covered financial institution with excessive compensation, fees, or benefits; or (2) that could lead to material financial loss to the covered financial institution	9 months after enactment
Subtitle F – Improvements to the Management of the Securities and Exchange Commission			
Subtitle G – Strengthening Corporate Governance			
971(a) (creating new Exchange Act Section 14(a)(2))	SEC	Permitted rulemaking regarding— (A) a requirement that a solicitation of proxy, consent, or authorization by (or on behalf of) an issuer include a nominee submitted by a shareholder to serve on the board of directors of the issuer; and (B) a requirement that an issuer follow a certain procedure in relation to a solicitation described in subparagraph (A)	Not specified
971(b)	SEC	Permitted rulemaking to allow the use by a shareholder of proxy solicitation materials supplied by an issuer of securities for the purpose of nominating individuals to membership on the board of directors of the issuer, under such terms and conditions as the SEC determines are in the interests of	Not specified

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		shareholders and for the protection of investors	
971(c)	SEC	Permitted rulemaking or orders exempting any issuer or class of issuers from the requirements of new Exchange Act Section 14(a)(2) or Section 971(b) of the Act	Not specified
972 (creating new Exchange Act Section 14B)	SEC	Rules that require an issuer to disclose in the annual proxy sent to investors the reasons why the issuer has chosen— (1) the same person to serve as chairman of the board of directors and chief executive officer (or in equivalent positions); or (2) different individuals to serve as chairman of the board of directors and chief executive officer (or in equivalent positions of the issuer)	180 days after enactment
Subtitle H – Municipal Securities			
975(b)(1)(A) and (B) (amending Exchange Act Section 15B(b)(1))	MSRB	Permitted rulemakings specifying the number of MSRB members and the term of their service (if other than 3 years)	Not specified
975(b)(2)(C) (amending Exchange Act Section 15B(b)(2)(B))	MSRB	Rules establishing fair procedures for the nomination and election of members of the MSRB and assure fair representation in such nominations and elections of public representatives, broker dealer representatives, bank representatives, and advisor representatives	Not specified
Subtitle I – Public Company Accounting Oversight Board, Portfolio Margining, and Other Matters			
982(a)(1) (creating new Sarbanes-Oxley Act Section 110(5)(B))	PCAOB or SEC	Permitted rulemaking to establish auditing standards, standards for attestation engagements, quality control policies and procedures, ethical and competency standards, and independence standards (including rules implementing Sarbanes-Oxley Act Title II) that the PCAOB or SEC determines— (i) relate to the preparation or issuance of audit reports for issuers, brokers, or dealers; and (ii) are established or adopted by the PCAOB under Sarbanes-Oxley Act	Not specified

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		Section 103(a), or are promulgated as rules of the SEC	
982(e)(1)(B) (creating new Sarbanes-Oxley Act Section 104(a)(2))	PCAOB, subject to prior approval of the SEC	Permitted rulemaking to establish a program of inspection in accordance with Sarbanes-Oxley Act Section 104(a)(1), on a basis to be determined by the PCAOB, of registered public accounting firms that provide one or more audit reports for a broker or dealer	Not specified
982(h)(4) (creating new Sarbanes-Oxley Act Section 109(h)(3))	PCAOB	Rules regarding the computation of accounting support fee required to be paid by brokers and dealers to the PCAOB	Not specified
984 (creating new Exchange Act Section 10(c))	SEC	Rules regarding the loan or borrowing of securities as the SEC determines are necessary or appropriate in the public interest or for the protection of investors and to increase the transparency of information available to brokers, dealers, and investors, with respect to the loan or borrowing of securities	2 years after enactment
989A(a)(1)	Bureau's Office of Financial Literacy	Determinations of "eligible entity" status	Not specified
989A(b)	Bureau's Office of Financial Literacy	Rules establishing program to make grants to States or eligible entities for specified purposes	Not specified
TITLE X – BUREAU OF CONSUMER FINANCIAL PROTECTION			
1002(8)	Bureau	Rules determining what constitutes funds equivalents for purposes of definition of "deposit-taking activity"	Not specified
1002(15)(B)(xi)	Bureau	Permitted rulemaking to include within the definition of "financial product or service" such other financial products or services as may be defined by the Bureau for purposes of Title X of the Act, if the Bureau finds that such financial product or service is— (I) entered into or conducted as a subterfuge or with a purpose to evade any Federal consumer financial law; or (II) permissible for a bank or for a financial holding company to offer or to provide under any provision of a Federal law or regulation applicable to	Not specified

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		a bank or a financial holding company, and has, or likely will have, a material impact on consumers	
1002(25)	Bureau	Permitted rulemaking regarding what persons (other than shareholders, consultants and joint venture partners) who materially participate in the conduct of the affairs of a covered person should be deemed to be a “related person” of such covered person	Not specified
Subtitle A – Bureau of Consumer Financial Protection			
1012(a)(1)	Bureau	Permitted rulemaking regarding the establishment of rules for conducting the general business of the Bureau, in a manner not inconsistent with Title X of the Act	Not specified
Subtitle B – General Powers of the Bureau			
1022(b)(1) and (2)	Director of Bureau, after consultation with appropriate prudential regulators or other Federal agencies	Permitted to prescribe rules and issue orders and guidance, as may be necessary or appropriate to enable the Bureau to administer and carry out the purposes and objectives of the Federal consumer financial laws, and to prevent evasions thereof	Not specified
1022(b)(3)(A)	Bureau	Permitted rulemaking to conditionally or unconditionally exempt any class of covered persons, service providers, or consumer financial products or services, from any provision of Title X of the Act, or from any rule issued under Title X of the Act, as the Bureau determines necessary or appropriate to carry out the purposes and objectives of Title X of the Act	Not specified
1022(c)(4)(B)(ii)	Bureau	Permitted rulemaking to require covered persons and service providers participating in consumer financial services markets to file with the Bureau, under oath or otherwise, in such form and within such reasonable period of time as the Bureau may prescribe, annual or special reports, or answers in writing to specific questions, furnishing information described in Section 1022(c)(4), as necessary for the Bureau to fulfill the monitoring, assessment, and reporting responsibilities imposed by Congress	Not specified
1022(c)(5)	Bureau	Permitted rulemaking prescribing form and reasonable time period in which a nondepository may be required to file an annual or special report or answer specific questions, in order for the Bureau to assess whether the	Not specified

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		nondepository is a covered person, as defined in Section 1002 of the Act	
1022(c)(6)(A)	Bureau	Rules regarding the confidential treatment of information obtained from persons in connection with the exercise of its authorities under Federal consumer financial law	Not specified
1022(c)(7)(A)	Bureau	Permitted rulemaking regarding registration requirements applicable to a covered person, other than an insured depository institution, insured credit union, or related person	Not specified
1022(c)(7)(B)	Bureau	Rules setting forth restrictions or limitations on the Bureau's ability to publicly disclose registration information to facilitate the ability of consumers to identify covered persons that are registered with the Bureau	Not specified
1023(a) and (c)	Council	Authority to set aside, including imposition of a temporary stay, any final regulation prescribed by the Bureau, or any provision thereof, if the Council decides, in accordance with subsection (c), that the regulation or provision would put the safety and soundness of the United States banking system or the stability of the financial system of the United States at risk	Not specified
1023(f)	Council	Rules prescribing procedural rules to implement Section 1023 (regarding member agency objections to Bureau rules)	Not specified
1024(a)(2)	Bureau, after consultation with the FTC	Rule defining covered persons subject to Section 1024 of the Act	1 year after the designated transfer date
1024(b)(7)(A) and (B)	Bureau, after consulting with State agencies regarding requirements or systems (including coordinated or combined systems for registration), where appropriate	Rules to facilitate supervision of persons described in Section 1024(a)(1) and assessment and detection of risks to consumers, including requirements that such persons generate, provide, or retain records for the purposes of facilitating supervision of such persons and assessing and detecting risks to consumers	Not specified
1024(b)(7)(C)	Bureau, after consulting with State agencies regarding requirements or systems (including coordinated or combined systems for	Permitted rulemaking regarding a person described in Section 1024(a)(1), to ensure that such persons are legitimate entities and are able to perform their obligations to consumers, including background checks for principals, officers, directors, or key personnel and bonding or other appropriate financial requirements	Not specified

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	registration), where appropriate		
1024(e)(4)(E)	Bureau and the prudential regulators	Rules providing safeguards from retaliation against the insured depository institution, insured credit union, or other covered person described in Section 1024(a) instituting an appeal under Section 1024(e)(4), as well as their officers and employees	Not specified
1028(b)	Bureau	Permitted rulemaking to prohibit or impose conditions or limitations on the use of an agreement between a covered person and a consumer for a consumer financial product or service providing for arbitration of any future dispute between the parties, if the Bureau finds that such a prohibition or imposition of conditions or limitations is in the public interest and for the protection of consumers	Not specified, but cannot adopt rules until after conclusion of the study required by Section 1028(a) of the Act and any regulation adopted by the Bureau under Section 1028(b) of the Act will apply, consistent with the terms of the regulation, to any agreement between a consumer and a covered person entered into after the end of the 180-day period beginning on the effective date of the regulation, as established by the Bureau
1029(d)	FTC	Permitted rulemaking, notwithstanding Federal Trade Commission Act Section 18, under Federal Trade Commission Act Sections 5 and 18(a)(1)(B) with respect to a person described in Section 1029(a) (motor vehicle dealers).	Not specified
Subtitle C – Specific Bureau Authorities			
1031(b), (e) and (f)	Bureau, in consultation with the Federal banking agencies or other Federal agencies, as appropriate, concerning the	Permitted rulemaking prescribing rules applicable to a covered person or service provider identifying as unlawful, unfair, deceptive, or abusive acts or practices in connection with any transaction with a consumer for a consumer financial product or service, or the offering of a consumer financial product	Not specified

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	consistency of the proposed rule with prudential, market, or systemic objectives administered by such agencies	or service, including any requirements for the purpose of preventing such acts or practices, but any such rules must provide, with respect to an extension of credit secured by residential real estate or a dwelling, if documented income of the borrower, including income from a small business, is a repayment source for an extension of credit secured by residential real estate or a dwelling, the creditor may consider the seasonality and irregularity of such income in the underwriting of and scheduling of payments for such credit	
1032(a)-(d)	Bureau	Permitted rulemaking prescribing rules to ensure that the features of any consumer financial product or service, both initially and over the term of the product or service, are fully, accurately, and effectively disclosed to consumers in a manner that permits consumers to understand the costs, benefits, and risks associated with the product or service, in light of the facts and circumstances, which rules may include a model form that may be used at the option of the covered person for provision of the required disclosures	Not specified
1032(e)	Bureau	Permitted rulemaking prescribing standards and procedures for the conduct by covered persons to conduct trial programs that are limited in time and scope for the for the purpose of providing trial disclosures to consumers that are designed to improve upon any model form issued pursuant to Section 1032(b)(1) of the Act, or any other model form issued to implement an enumerated statute, as applicable, which standards and procedures shall be designed to encourage covered persons to conduct trial disclosure programs and shall provide for public disclosure of trial disclosure programs, which public disclosure may be limited, to the extent necessary to encourage covered persons to conduct effective trials	Not specified
1032(f)	Bureau	Rules and model disclosures that combine the disclosures required under TILA and RESPA Sections 4 and 5, into a single, integrated disclosure for mortgage loan transactions covered by those laws, unless the Bureau determines that any proposal issued by the Federal Reserve and the HUD Secretary carries out the same purpose	1 year after the designated transfer date for issuance of proposed rule
1033(a)	Bureau, after consulting with the Federal banking agencies and the FTC to ensure, to the extent appropriate, that the rules— (1) impose substantively similar requirements on	Rules prescribing how covered persons will make available to consumers, upon request, information in the control or possession of the covered person concerning the consumer financial product or service that the consumer obtained from such covered person, including information relating to any transaction, series of transactions, or to the account including costs, charges and usage data, which information shall be made available in an electronic	Not specified

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	<p>covered persons;</p> <p>(2) take into account conditions under which covered persons do business both in the United States and in other countries; and</p> <p>(3) do not require or promote the use of any particular technology in order to develop systems for compliance</p>	form usable by consumers	
1033(d)	<p>Bureau, after consulting with the Federal banking agencies and the FTC to ensure, to the extent appropriate, that the rules—</p> <p>(1) impose substantively similar requirements on covered persons;</p> <p>(2) take into account conditions under which covered persons do business both in the United States and in other countries; and</p> <p>(3) do not require or promote the use of any particular technology in order to develop systems for compliance</p>	Rules prescribing standards applicable to covered persons to promote the development and use of standardized formats for information, including through the use of machine readable files, to be made available to consumers under Section 1033 of the Act	Not specified
1034(a)	Bureau, after consulting with the appropriate Federal regulatory agencies	Rules establishing reasonable procedures to provide a timely response to consumers, in writing where appropriate, to complaints against, or inquiries concerning, a covered person	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
1034(d)	Bureau and each affected Federal regulatory agency	Establish memoranda of understanding between Bureau and each affected Federal regulatory agency regarding procedures by which any covered person, and the prudential regulators, and any other agency having jurisdiction over a covered person, including the HUD Secretary and the Secretary of Education, shall comply with Section 1034	Not specified
1035(a)	Treasury Secretary, in consultation with Bureau Director	Designation of Private Education Loan Ombudsman within the Bureau to provide timely assistance to borrowers of private education loans	Not specified
1035(c)(1)	Director of the Bureau	Rules regarding the Private Education Loan Ombudsman's receipt, review, and attempts to resolve informally complaints from borrowers of loans described in subsection (a), including, as appropriate, attempts to resolve such complaints in collaboration with the Department of Education and with institutions of higher education, lenders, guaranty agencies, loan servicers, and other participants in private education loan programs	Not specified
1035(c)(2)	Bureau's Private Education Loan Ombudsman	Establish memorandum of understanding with the student loan ombudsman established under Section 141(f) of the Higher Education Act of 1965 to ensure coordination in providing assistance to and serving borrowers seeking to resolve complaints related to their private education or Federal student loans	90 days after designated transfer date
Subtitle D – Preservation of State Law			
1041(c)(1)	Bureau	Issuance of notice of proposed rulemaking whenever a majority of the States has enacted a resolution in support of the establishment or modification of a consumer protection regulation by the Bureau	Not specified
1042(c)	Bureau	Rules to implement the requirements of Section 1042 of the Act and, from time to time, guidance in order to further coordinate actions with the State attorneys general and other regulator	Not specified
Subtitle E – Enforcement Powers			
1052(d)	Bureau	Rules prescribing requirements and procedures regarding confidentiality of documentary materials and tangible things received as a result of a civil investigative demand, which rules may not prevent disclosure to either House	Not specified

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		of Congress or to an appropriate committee of the Congress, but may allowing prior notice to any party that owns or otherwise provided the material to the Bureau and had designated such material as confidential	
1053(e)	Bureau	Rules establishing such procedures as may be necessary to carry out Section 1053 of the Act, relating to hearings and adjudication proceedings	Not specified
1057(d)(3)	Bureau	Permitted rulemaking determining that enforcement of a provision in a collective bargaining agreement requiring arbitration of disputes arising under Section 1057(a)(4) of the Act is inconsistent with the purposes of Title X of the Act	Not specified
Subtitle F – Transfer of Functions and Personnel; Transitional Provisions			
1061(b)(5)(D)	Bureau and FTC	Negotiation of agreement with respect to rulemaking by each agency, including consultation with the other agency prior to proposing a rule and during the comment period, for the purpose of avoiding duplication of or conflict between rules prescribed by the Bureau under Section 1031 of the Act and the FTC under Section 18(a)(1)(B) of the Federal Trade Commission Act that apply to a covered person or service provider with respect to the offering or provision of consumer financial products or services	Not specified
1061(i)	Bureau, after consultation with the head of each transferor agency	Identify the rules and orders that will be enforced by the Bureau and publish a list of such rules and orders in the Federal Register	Designated transfer date
1064(i)(3)	Office of Personnel Management	Rules necessary to carry out Section 1064(i) of the Act, relating to benefits transition of transferred employees	Not specified, but presumably prior to the designated transfer date
1064(j)	Bureau	Uniform pay and classification system for all employees transferred under Title X of the Act	2 years after the designated transfer date
Subtitle G – Regulatory Improvements			
1071(a) (creating new Equal Credit Opportunity Act)	Bureau	Rules regarding the compilation and maintenance by financial institutions of records of the information provided by any loan applicant pursuant to a request under Equal Credit Opportunity Act Section 704B(b)	Not specified

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Section 704B(e)(1))			
1071(a) (creating new Equal Credit Opportunity Act Section 704B(f)(2)(B))	Bureau	Rules regarding the form in which information compiled and maintained under Section Equal Credit Opportunity Act 704B is made available to members of the public upon request	Not specified
1071(a) (creating new Equal Credit Opportunity Act Section 704B(f)(2)(C))	Bureau	Rules regarding the form in which information compiled and maintained under Section Equal Credit Opportunity Act 704B is annually made available to the public generally by the Bureau	Not specified
1071(a) (creating new Equal Credit Opportunity Act Section 704B(g))	Bureau	Rules and guidance as may be necessary to carry out, enforce, and compile data pursuant to Equal Credit Opportunity Act Section 704B, including specifically guidance designed to facilitate compliance with the requirements of this section, including assisting financial institutions in working with applicants to determine whether the applicants are women-owned, minority-owned, or small businesses for purposes of this section, and permission to adopt exceptions to any requirement of Section 704B and, conditionally or unconditionally, exempt any financial institution or class of financial institutions from the requirements of Section 704B, as the Bureau deems necessary or appropriate to carry out the purposes of Section 704B	Not specified
1073(a)(4) (creating new EFTA Section 919(a))	Federal Reserve	Rules prescribing additional disclosure requirements for remittance transfer providers	Not specified
1073(a)(4) (creating new EFTA Section 919(c))	Federal Reserve	Permitted rulemaking, if the Federal Reserve determines that a recipient nation does not legally allow, or the method by which transactions are made in the recipient country do not allow, a remittance transfer provider to know the amount of currency that will be received by the designated recipient, addressing the issue, which rules shall include standards for a remittance transfer provider to provide—	18 months after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		(1) a receipt that is consistent with EFTA Section 919(a) and (b); and (2) a reasonably accurate estimate of the foreign currency to be received, based on the rate provided to the sender by the remittance transfer provider at the time at which the transaction was initiated by the sender	
1073(a)(4) (creating new EFTA Section 919(d)(1)(B)(iii))	Federal Reserve	Permitted rulemaking to provide another remedy, as determined appropriate for the protection of senders, for errors with respect to a remittance transfer	Not specified
1073(a)(4) (creating new EFTA Section 919(d)(2))	Federal Reserve	Rules establishing clear and appropriate standards for remittance transfer providers with respect to error resolution relating to remittance transfers, to protect senders from such errors	18 months after enactment
1073(a)(4) (creating new EFTA Section 919(d)(3))	Federal Reserve	Rules regarding appropriate remittance transfer cancellation and refund policies for consumers	18 months after enactment
1073(d) (amending Federal Credit Union Act Section 107(12))	NCUA Board	Rules specifying authority to sell, to persons in the field of membership, negotiable checks (including travelers checks), money orders, and other similar money transfer instruments (including international and domestic electronic fund transfers and remittance transfers, as defined in EFTA Section 919, and to cash checks and money orders for persons in the field of membership for a fee	Not specified
1073(a)(4) (creating new EFTA Section 919(f)(2))	Federal Reserve	Rules to implement appropriate standards or conditions of, liability of a remittance transfer provider, including a provider who acts through an agent or authorized delegate. An agency charged with enforcing the requirements of EFTA Section 919 or rules prescribed by the Federal Reserve under such section, may consider, in any action or other proceeding against a remittance transfer provider, the extent to which the provider had established and maintained policies or procedures for compliance, including policies, procedures, or other appropriate oversight measures designed to assure compliance by an agent or authorized delegate acting for such provider	Not specified
1075(a)(2)	Federal Reserve	Permitted rulemaking regarding any interchange transaction fee that an issuer	Not specified

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(creating new EFTA Section 920(a)(1))		may receive or charge with respect to an electronic debit transaction, to implement this subsection (including related definitions), and to prevent circumvention or evasion of EFTA Section 920(a)	
1075(a)(2) (creating new EFTA Section 920(a)(3)(A) and (4))	Federal Reserve, after consulting, as appropriate, with the OCC, FDIC, OTS, NCUA, the Small Business Administration, and the Bureau	Rules establishing standards for assessing whether the amount of any interchange transaction fee described in EFTA Section 920(a)(2) is reasonable and proportional to the cost incurred by the issuer with respect to the transaction	9 months after enactment
1075(a)(2) (creating new EFTA Section 920(a)(5)(B))	Federal Reserve	Rules establishing standards for making adjustments under EFTA Section 920(a)(5)(A) to make allowance for costs incurred by the issuer in preventing fraud in relation to electronic debit transactions involving that issuer	9 months after enactment
1075(a)(2) (creating new EFTA Section 920(a)(6))	Federal Reserve	Rules exempting from EFTA Section 920(a) any issuer (limited to the person holding the asset account that is debited through an electronic debit transaction) that, together with its affiliates, has assets of less than \$10,000,000,000	Not specified, but presumably within 9 months of enactment
1075(a)(2) (creating new EFTA Section 920(a)(8))	Federal Reserve	Rules to ensure that— (i) a network fee is not used to directly or indirectly compensate an issuer with respect to an electronic debit transaction; and (ii) a network fee is not used to circumvent or evade the restrictions of EFTA Section 920(a)(8) and regulations prescribed under such subsection	9 months after enactment
1075(a)(2) (creating new EFTA Section 920(b)(1)(A))	Federal Reserve	Rules providing that an issuer or payment card network shall not directly or through any agent, processor, or licensed member of a payment card network, by contract, requirement, condition, penalty, or otherwise, restrict the number of payment card networks on which an electronic debit transaction may be processed to— (i) 1 such network; or (ii) 2 or more such networks which are owned, controlled, or otherwise operated by (I) affiliated persons; or (II) networks affiliated with such issuer	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
1075(a)(2) (creating new EFTA Section 920(b)(1)(B))	Federal Reserve	Rules providing that an issuer or payment card network shall not, directly or through any agent, processor, or licensed member of the network, by contract, requirement, condition, penalty, or otherwise, inhibit the ability of any person who accepts debit cards for payments to direct the routing of electronic debit transactions for processing over any payment card network that may process such transactions	1 year after enactment
1075(a)(2) (creating new EFTA Section 920(b)(3)(B))	Federal Reserve	Permitted rulemaking to increase the amount of the dollar value listed in EFTA Section 920(b)(3)(A)(i)(II) (minimum dollar value that persons accepting credit card payments may require)	1 year after enactment
1076(b)(1)	Bureau	Permitted rulemaking— (A) identifying any practice as unfair, deceptive, or abusive in connection with a reverse mortgage transaction; and (B) providing for an integrated disclosure standard and model disclosures for reverse mortgage transactions, consistent with section 4302(d), that combines the relevant disclosures required under TILA and RESPA, with the disclosures required to be provided to consumers for Home Equity Conversion Mortgages under National Housing Act Section 255, if the Bureau determines through the study required under Section 1076(a) of the Act that conditions or limitations on reverse mortgage transactions are necessary or appropriate for accomplishing the purposes and objectives of Title X of the Act, including protecting borrowers with respect to the obtaining of reverse mortgage loans for the purpose of funding investments, annuities, and other investment products and the suitability of a borrower in obtaining a reverse mortgage for such purpose.	Not specified, and Bureau is not required to refrain from issuing rules, orders or guidance on reverse mortgages until after completion of the study required by Section 1076(a) of the Act
1079(a) and (c)	Bureau	Following review and report on all Federal laws and regulations relating to the protection of consumers who use exchange facilitators for transactions primarily for personal, family, or household purposes, rules or other program to protect consumers who use exchange facilitators	2 years after submission of report required by Section 1079(b) of the Act
Subtitle H – Conforming Amendments			
1083(a)(2)(A)(iv) (creating new	Bureau	Rules governing alternative mortgage transactions made after the designated transfer date for federally chartered housing creditors, in accordance with the	After the designated

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Alternative Mortgage Transactions Parity Act Section 804(a)(4))		rulemaking authority granted to the Bureau of Consumer Financial Protection with regard to federally chartered housing creditors under provisions of law other than this section	transfer date
1083(a)(2)(C) (creating new Alternative Mortgage Transaction Parity Act Section 804(d))	Bureau	Determination of whether the regulations identified by the OCC and NCUA (as those rules exist on the designated transfer date), as applicable under Section 804(a)(1) through (3) are fair and not deceptive and otherwise meet the objectives of the Consumer Financial Protection Act of 2010	After the designated transfer date
1085(3)(F) (creating new Equal Credit Opportunity Act Section 703(f))	Federal Reserve	Rules to carry out the purposes of Title X of the Act with respect to a person described in Section 1029(a) of the Act , which regulations may contain but are not limited to such classifications, differentiation, or other provision, and may provide for such adjustments and exceptions for any class of transactions, as in the judgment of the Federal Reserve are necessary or proper to effectuate the purposes of the Equal Credit Opportunity Act, to prevent circumvention or evasion thereof, or to facilitate or substantiate compliance therewith	Not specified
1086(d)(1) (amending EFTA Section 609(a))	Federal Reserve and Bureau, in consultation with the OCC, FDIC and NCUA	Existing rulemaking authority of the Federal Reserve under EFTA Section 609(a) now joint rulemaking authority with the Bureau	Not specified
1086(d)(2) (amending EFTA Section 609(e))	Federal Reserve and Bureau, in consultation with the OCC, FDIC and NCUA	Rulemaking authorities of Federal Reserve and Bureau under EFTA Section 609(a) and of the Federal Reserve under EFTA Section 609(b) now require consultation with the other agencies	Not specified
1089(4) (amending Fair Debt Collection Practices Act Section 814(d))	Bureau	Permitted rulemaking with respect to the collection of debts by debt collectors, except as provided in Section 1029(a) of the Act (auto dealers)	Not specified
1094(3)(A)(iv) (creating new	Bureau	Permitted rulemaking to specify additional information required to be	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
HMDA Section 304(b)(5))		reported with respect to groups of mortgage loans	
1094(3)(A)(iv) (creating new HMDA Section 304(b)(6))	Bureau	Permitted rulemaking to require disclosure using a unique identifier that identifies the loan originator as set forth in section 1503 of the S.A.F.E. Mortgage Licensing Act of 2008	Not specified
1094(3)(F) (creating new HMDA Section 304(n))	Bureau	Rules regarding submission of data required to be submitted under HMDA Section 304(b) to the Bureau or to the appropriate agency for any reporting institution	Not specified
1097(1) (amending Section 626(a) of the Omnibus Appropriations Act, 2009)	Bureau	Permitted rulemaking prescribing rules relating to unfair or deceptive acts or practices regarding mortgage loans, which may include unfair or deceptive acts or practices involving loan modification and foreclosure rescue services	Not specified
1098(2)(A) (amending RESPA Section 4(a))	Bureau	Rule publishing a single, integrated disclosure for mortgage loan transactions (including real estate settlement cost statements) which includes the disclosure requirements of RESPA Sections 4 and 5, in conjunction with the disclosure requirements of TILA that, taken together, may apply to a transaction that is subject to both or either provisions of law	Not specified
1098(3)(B) (amending RESPA Section 5(a))	Bureau	Rule publishing booklets jointly addressing compliance with the requirements of TILA and the provisions of RESPA, in order to help persons borrowing money to finance the purchase of residential real estate better to understand the nature and costs of real estate settlement services	Not specified
1100(5)(A)(i) (amending Section 1507(a)(1) of the Secure and Fair Enforcement For Mortgage Licensing Act of	Bureau	System for registering employees of a depository institution, employees of a subsidiary that is owned and controlled by a depository institution and regulated by a Federal banking agency, or employees of an institution regulated by the Farm Credit Administration, as registered loan originators with the Nationwide Mortgage Licensing System and Registry	1 year after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
2008)			
1100(5)(A)(i) (creating new Section 1507(f) of the Secure and Fair Enforcement For Mortgage Licensing Act of 2008)	Bureau	Rules setting minimum net worth or surety bond requirements for residential mortgage loan originators and minimum requirements for recovery funds paid into by loan originators	Not specified
1100A(5) (amending TILA Section 105(b))	Bureau	Rule publishing a single, integrated disclosure for mortgage loan transactions (including real estate settlement cost statements) which includes the disclosure requirements of TILA in conjunction with the disclosure requirements of RESPA that, taken together, may apply to a transaction that is subject to both or either provisions of law	Not specified
1100A(7) (creating new TILA Section 105(i))	Federal Reserve	Permitted rulemaking prescribe rules under TILA with respect to a person described in Section 1029(a) of the Act (auto dealers), which rules may contain such classifications, differentiations, or other provisions, as in the judgment of the Federal Reserve are necessary or proper to effectuate the purposes of this title, to prevent circumvention or evasion thereof, or to facilitate compliance therewith	Not specified
1100C(a) (amending Section 3(b) of the Telemarketing and Consumer Fraud and Abuse Prevention Act)	FTC, after consultation with the Bureau regarding the consistency of a proposed rule with standards, purposes, or objectives administered by the Bureau	FTC retains existing rulemaking authority, subject to requirement to consult with the Bureau if the proposed rule relates to the provision of a consumer financial product or service subject to the Act	Not specified
1100E(b)	Bureau	Rules adjusting the dollar amounts described in TILA Sections 104(3) and 181(1) (as amended by the Act), by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers, as published by the Bureau of Labor Statistics, rounded to the nearest multiple of \$100, or \$1,000, as applicable	On or after December 31, 2011, and annually thereafter

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
TITLE XI – FEDERAL RESERVE SYSTEM PROVISIONS			
1101(a)(6) (creating new Federal Reserve Act Section 13(3)(B)(i))	Federal Reserve, in consultation with Treasury Secretary	Rules establishing policies and procedures governing emergency lending under Federal Reserve Act Section 13(3), which policies and procedures shall be designed to ensure that any emergency lending program or facility is for the purpose of providing liquidity to the financial system, and not to aid a failing financial company, and that the security for emergency loans is sufficient to protect taxpayers from losses and that any such program is terminated in a timely and orderly fashion, and shall require that a Federal Reserve Bank assign, consistent with sound risk management practices and to ensure protection for the taxpayer, a lendable value to all collateral for a loan executed by a Federal reserve bank under Federal Reserve Act Section 13(3) in determining whether the loan is secured satisfactorily	As soon as practicable after enactment
1101(a)(6) (creating new Federal Reserve Act Section 13(3)(B)(ii))	Federal Reserve, in consultation with Treasury Secretary	Rules establishing procedures prohibiting borrowing from programs and facilities by borrowers that are insolvent, which procedures may include a certification from the chief executive officer (or other authorized officer) of the borrower, at the time the borrower initially borrows under the program or facility (with a duty by the borrower to update the certification if the information in the certification materially changes), that the borrower is not insolvent	Not specified
1104(a)(1)	Treasury Secretary	Permitted to request that the FDIC and Federal Reserve determine whether a liquidity event exists that warrants use of the guarantee program authorized under Section 1105 of the Act	Not specified
1104(a)(2)	FDIC and Federal Reserve	Permitted to make determination of whether a liquidity event exists that warrants use of the guarantee program authorized under Section 1105 of the Act	Not specified
1104(b)	FDIC	Create a widely available program to guarantee obligations of solvent insured depository institutions or solvent depository institution holding companies (including any affiliates thereof) during times of severe economic distress, if the FDIC (upon a vote of not fewer than 2/3 of the members of the FDIC then serving) and the Federal Reserve (upon a vote of not fewer than 2/3 of the members of the Board of Governors then serving) determine that a liquidity event exists that warrants use of the guarantee program authorized under Section 1105	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
1105(b)(1)	FDIC, in consultation with the Treasury Secretary	Rules establishing policies and procedures governing the issuance of guarantees authorized by Section 1105(a) of the Act, which policies and procedures may include a requirement of collateral as a condition of any such guarantee	As soon as practicable after enactment
1105(b)(2)	FDIC, with the concurrence of the Treasury Secretary	Rules setting forth terms and conditions of any guarantee program	As soon as practicable after enactment
1105(c)(1)	Treasury Secretary, in consultation with the President	Determination of the maximum amount of debt outstanding that the FDCI may guarantee under Section 1105 of the Act in connection with any guarantee program established under Section 1105(a) and 1105(b)(2) of the Act	Not specified
1105(c)(2)	Treasury Secretary, in consultation with the President and with the concurrence of the Council	Determination that the maximum amount of debt outstanding that the FDCI may guarantee under Section 1105 of the Act in connection with any guarantee program established under Section 1105(a) and 1105(b)(2) of the Act should be increased	Not specified
TITLE XII – IMPROVING ACCESS TO MAINSTREAM FINANCIAL INSTITUTIONS			
1203(3)	Treasury Secretary	Rules regarding the definition of “eligible entity” for purposes of the Improving Access to Mainstream Financial Institutions Act of 2010	Not specified
1204(a)	Treasury Secretary	Rules regarding establishment of multiyear program of grants, cooperative agreements, financial agency agreements, and similar contracts or undertakings to promote initiatives designed— (1) to enable low- and moderate-income individuals to establish one or more accounts in a federally insured depository institution that are appropriate to meet the financial needs of such individuals; and (2) to improve access to the provision of accounts, on reasonable terms, for low- and moderate-income individuals	Not specified
1204(b)(1)	Treasury Secretary	Rules restricting participation in program to eligible entities, including ability of eligible entities to participate in multiple programs established under Section 1204(a) of the Act	Not specified
1204(b)(2)	Treasury Secretary	Rules regarding the provision, by an eligible entity participating in a program	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		established under Section 1204(a) of the Act, offer or provide to low- and moderate-income individuals products and services relating to accounts, including— (A) small-dollar value loans; and (B) financial education and counseling relating to conducting transactions in and managing accounts	
1205(a))	Treasury Secretary	Rules regarding establishment of multiyear demonstration programs by means of grants, cooperative agreements, financial agency agreements, and similar contracts or undertakings, with eligible entities to provide low-cost, small loans to consumers that will provide alternatives to more costly small dollar loans	Not specified
1209	Treasury Secretary	Rules implementing and administering the grant programs and undertakings authorized by Title XII of the Act, which rules may contain such classifications, differentiations, or other provisions, and may provide for such adjustments and exceptions for any class of grant programs, undertakings, or eligible entities, as, in the judgment of the Treasury Secretary, are necessary or proper to effectuate the purposes of this title, to prevent circumvention or evasion of this title, or to facilitate compliance with this title.	Not specified
TITLE XIV – MORTGAGE REFORM AND ANTI-PREDATORY LENDING ACT			
Subtitle A – Residential Mortgage Loan Origination Standards			
1403 (creating new TILA Section 129B(c)(2)(B)(ii))	Federal Reserve	Permitted rulemaking to waive or provide exemptions to the requirements of TILA Section 129B(c)(2)(B)(ii) if the Federal Reserve determines that such waiver or exemption is in the interest of consumers and in the public interest	Not specified
1402(a)(2) (creating new TILA Section 129B(b)(1))	Federal Reserve	Rules regarding mortgage originator qualification, registration and licensing, including rules requiring depository institutions to establish and maintain procedures reasonably designed to assure and monitor the compliance of such depository institutions, the subsidiaries of such institutions, and the employees of such institutions or subsidiaries with the requirements of TILA Section 129B(b) and the registration procedures established under Section 1507 of the Secure and Fair Enforcement for Mortgage Licensing Act of	18 months after designated transfer date

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		2008	
1403 (creating new TILA Section 129B(c))	Federal Reserve	<p>Rules prohibiting—</p> <p>(A) mortgage originators from steering any consumer to a residential mortgage loan that—</p> <ul style="list-style-type: none"> (i) the consumer lacks a reasonable ability to repay (in accordance with regulations prescribed under TILA Section 129C(a)); or (ii) has predatory characteristics or effects (such as equity stripping, excessive fees, or abusive terms); <p>(B) mortgage originators from steering any consumer from a residential mortgage loan for which the consumer is qualified that is a qualified mortgage (as defined in TILA Section 129C(b)(2)) to a residential mortgage loan that is not a qualified mortgage;</p> <p>(C) abusive or unfair lending practices that promote disparities among consumers of equal credit worthiness but of different race, ethnicity, gender, or age; and</p> <p>(D) mortgage originators from—</p> <ul style="list-style-type: none"> (i) mischaracterizing the credit history of a consumer or the residential mortgage loans available to a consumer; (ii) mischaracterizing or suborning the mischaracterization of the appraised value of the property securing the extension of credit; or (iii) if unable to suggest, offer, or recommend to a consumer a loan that is not more expensive than a loan for which the consumer qualifies, discouraging a consumer from seeking a residential mortgage loan secured by a consumer's principal dwelling from another mortgage originator 	18 months after designated transfer date
1405(a) (creating new TILA Section 129B(e))	Federal Reserve	Rules prohibiting prohibit or conditioning terms, acts or practices relating to residential mortgage loans that the Federal Reserve finds to be abusive, unfair, deceptive, predatory, necessary or proper to ensure that responsible, affordable mortgage credit remains available to consumers in a manner consistent with the purposes of TILA Sections 129B and 129C, necessary or proper to effectuate the purposes of Sections 129B and 129C, to prevent circumvention or evasion thereof, or to facilitate compliance with such	18 months after designated transfer date

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		sections, or are not in the interest of the borrower	
1405(b)	Federal Reserve	Permitted rulemaking exempting from or modifying disclosure requirements, in whole or in part, for any class of residential mortgage loans if the Federal Reserve determines that such exemption or modification is in the interest of consumers and in the public interest, in order to improve consumer awareness and understanding of transactions involving residential mortgage loans through the use of disclosures	Not specified
1406(a)(2) (creating new TILA Section 129C(a)(4))	Federal Reserve	Permitted rulemaking prescribing rules for use of method of borrower income verification that quickly and effectively verifies income documentation by a third party	Not specified
Subtitle B – Minimum Standards for Mortgages			
1411(a)(2) (creating new TILA Section 129C(a)(1))	Federal Reserve	Rules requiring creditors making residential mortgage loans to make a reasonable and good faith determination based on verified and documented information that, at the time the loan is consummated, the consumer has a reasonable ability to repay the loan, according to its terms, and all applicable taxes, insurance (including mortgage guarantee insurance), and assessments	18 months after enactment
1412 (creating new TILA Section 129C(b)(2)(A))	Federal Reserve	Permitted rulemaking regarding the definition of “qualified mortgage,” including establishing guidelines or regulations relating to ratios of total monthly debt to monthly income or alternative measures of ability to pay regular expenses after payment of total monthly debt, taking into account the income levels of the borrower and such other factors as the Federal Reserve may determine relevant and consistent with the purposes described in Section 299C(b)(3)(B)(i) and standards for reverse mortgages	Not specified
1412 (creating new TILA Section 129C(b)(2)(D))	Federal Reserve	Rules adjusting the criteria under Section 129C(b)(2)(A)(vii) in order to permit lenders that extend smaller loans to meet the requirements of the presumption of compliance under Section 129C(b)(1)	18 months after designated transfer date
1412 (creating new TILA Section	Federal Reserve	Permitted rulemaking regarding qualification of balloon loans as “qualified mortgages”	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
129C(b)(2)(E))			
1412 (creating new TILA Section 129C(b)(3)(A))	Federal Reserve	Rules to carry out the purposes of TILA Section 129C(b)	18 months after designated transfer date
1412 (creating new TILA Section 129C(b)(3)(B)(i))	Federal Reserve	Permitted rulemaking to revise, add to, or subtract from the criteria that define a qualified mortgage upon a finding that such regulations are necessary or proper to ensure that responsible, affordable mortgage credit remains available to consumers in a manner consistent with the purposes of this section, necessary and appropriate to effectuate the purposes of Sections 129C and 129B, to prevent circumvention or evasion thereof, or to facilitate compliance with such sections	Not specified
1412 (creating new TILA Section 129C(b)(3)(B)(ii))	HUD, Department of Veteran Affairs, Department of Agriculture, and Rural Housing Service, in consultation with the Federal Reserve	Rules defining the types of loans they insure, guarantee, or administer, as the case may be, that are qualified mortgages for purposes of Section 129C(b)(2)(A), which rules may revise, add to, or subtract from the criteria used to define a qualified mortgage under Section 129C(b)(2)(A), upon a finding that such rules are consistent with the purposes of Sections 129C and 129B, to prevent circumvention or evasion thereof, or to facilitate compliance with such sections	18 months after designated transfer date
1414 (creating new TILA Section 129C(c)(2))	Federal Reserve	Publish, and update at least weekly, average prime offer rates and adjust the thresholds established under Section 129C(c)(1)(B)(ii)(I), (II), and (III) as necessary to reflect significant changes in market conditions and to effectuate the purposes of the Mortgage Reform and Anti-Predatory Lending Act	Not specified
1420 (creating new TILA Section 128(f)(1))	Federal Reserve	Permitted rulemaking regarding additional information required to be included in billing cycle statements for residential mortgage loans	Not specified
1420 (creating new TILA Section 128(f)(2))	Federal Reserve	Rules prescribing a standard form for the disclosure required by TILA Section 128(f)(1), taking into account that statements required may be transmitted in writing or electronically	18 months after designated transfer date

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
Subtitle C – High-Cost Mortgages			
1431(a) (creating new TILA Section 103(aa))	Federal Reserve	Permitted rulemaking specifying a different de minimis dollar amount of points and fees for purposes of definition of “high-cost mortgage”	Not specified
1431(e) (creating new TILA Section 129(u))	Federal Reserve	Permitted rulemaking regarding pre-loan counseling for high-cost mortgages as the Federal Reserve determines to be appropriate to carry out the requirements of TILA Section 129(u)(1)	Not specified
Subtitle D – Office of Housing Counseling			
1442 (creating new Section 4(g)(3)(B) of the Department of Housing and Urban Development Act)	Director of Housing Counseling	<p>Rules necessary for—</p> <ul style="list-style-type: none"> (i) the counseling procedures under Section 106(g)(1) of the Housing and Urban Development Act; (ii) carrying out all other functions of the HUD Secretary under Section 106(g) of the Housing and Urban Development Act, including the establishment, operation, and publication of the availability of the toll-free telephone number under paragraph (2) of such section; (iii) contributing to the distribution of home buying information booklets pursuant to RESPA Section 5; (iv) carrying out the certification program under Section 106(e) of the Housing and Urban Development Act; (v) carrying out the assistance program under Section 106(a)(4) of the Housing and Urban Development Act, including criteria for selection of applications to receive assistance; (vi) carrying out any functions regarding abusive, deceptive, or unscrupulous lending practices relating to residential mortgage loans that the HUD Secretary considers appropriate, which shall include conducting the study under Section 6 of the Expand and Preserve Home Ownership Through Counseling Act; (vii) providing for operation of the advisory committee established under 	18 months after designated transfer date

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		<p>Section 4(g)(4) of the Housing and Urban Development Act;</p> <p>(viii) collaborating with community-based organizations with expertise in the field of housing counseling; and</p> <p>(ix) providing for the building of capacity to provide housing counseling services in areas that lack sufficient services, including underdeveloped areas that lack basic water and sewer systems, electricity services, and safe, sanitary housing</p>	
1447(a) and (e)	HUD Secretary and Director of Bureau, in consultation with the Federal agencies responsible for regulation of banking and financial institutions involved in residential mortgage lending and servicing	Rules to establish and maintain a database of information on foreclosures and defaults on mortgage loans for one- to four-unit residential properties and shall make such information publicly available, subject to confidentiality requirements of Section 1447(e), including implementing necessary measures to conform to the standards for data integrity and security in accordance with standards applicable to Federal agencies for the protection of the confidentiality of personally identifiable information and for data security and integrity	18 months after designated transfer date
Subtitle E – Mortgage Servicing			
1461(a) (creating new TILA Section 129D(c))	Federal Reserve	<p>Permitted rulemaking to exempt from the requirements of Section 129D(a) (relating to escrow and impound accounts) a creditor that—</p> <p>(1) operates predominantly in rural or underserved areas;</p> <p>(2) together with all affiliates, has total annual mortgage loan originations that do not exceed a limit set by the Federal Reserve;</p> <p>(3) retains its mortgage loan originations in portfolio; and</p> <p>(4) meets any asset size threshold and any other criteria the Federal Reserve may establish, consistent with the purposes of this subtitle</p>	Not specified
1461(a) (creating new TILA Section 129D(g))	Federal Reserve	Rules governing the administration of escrow and impound account, including permitted rulemaking to permit escrow or impound accounts to be held at a location other than a federally insured depository institution or credit union	18 months after designated transfer date
1461(a) (creating new TILA Section	Federal Reserve	Rules prescribing timeframes for giving of disclosures regarding mandatory escrow and impound accounts	18 months after designated transfer date

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
129D(h))			
1461(b)	Federal Reserve	Permitted rulemaking to revise, add to, or subtract from the criteria of TILA Section 129D(b) if the Federal Reserve determines that such rules are in the interest of consumers and in the public interest	Not specified
1462 (creating new TILA Section 129H(b)(4)(A))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau	Joint regulations implementing TILA Section 129H, relating to property appraisal requirements	18 months after designated transfer date
1462 (creating new TILA Section 129H(b)(4)(B))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau	Joint regulations exempting a class of loans from the requirements of Section 129H(a) of 129H(b) if the agencies determine that the exemption is in the public interest and promotes the safety and soundness of creditors	18 months after designated transfer date
1463 (creating new RESPA Section 6(k))	Bureau	Rules defining what constitute valid qualified written requests for which services may not charge fees and setting forth other servicer obligations that the Bureau determines to be appropriate to carry out the consumer protection purposes of RESPA	18 months after designated transfer date
Subtitle F – Appraisal Activities			
1471 (creating new TILA Section 129H(b)(4)(A))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau	Joint rules implementing TILA Section 129H (regarding appraisal requirements)	18 months after designated transfer date
1471 (creating new TILA Section 129H(b)(4)(B))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau	Permitted joint exemptions of a class of loan from requirements of TILA Section 129H if the agencies determine that the exemption is in the public interest and promotes the safety and soundness of creditors	Not specified
1472 (creating new TILA Section 129E(g)(1))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau	Permitted joint rules, interpretive guidelines, and general statements of policy with respect to acts or practices that violate appraisal independence in the provision of mortgage lending services for a consumer credit transaction secured by the principal dwelling of the consumer and mortgage brokerage services for such a transaction, within the meaning of Section 129E(a), (b),	Not specified

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
		(c), (d), (e), (f), (h), and (i)	
1472 (creating new TILA Section 129E(g)(2))	Federal Reserve	Interim final rules defining with specificity acts or practices that violate appraisal independence in the provision of mortgage lending services for a consumer credit transaction secured by the principal dwelling of the consumer or mortgage brokerage services for such a transaction and defining any terms in this section or such regulations, which rules shall be deemed to be rules prescribed by the agencies jointly under Section 129E(g)(1)	90 days after enactment
1472 (creating new TILA Section 129E(h))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau	Permitted joint rulemaking that addresses that addresses the issue of appraisal report portability, including regulations that ensure the portability of the appraisal report between lenders for a consumer credit transaction secured by a 1–4 unit single family residence that is the principal dwelling of the consumer, or mortgage brokerage services for such a transaction	Not specified
1473(d) (amending FIRREA Section 1106))	FFIEC Appraisal Subcommittee, after consulting with advisory committee of industry participants, including appraisers, lenders, consumer advocates, real estate agents, and government agencies	Permitted rulemakings that are limited to the following functions: temporary practice, national registry, information sharing, and enforcement	Not specified
1473(f)(2) (creating new FIRREA Section 1124(a))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau	Joint rules establishing minimum requirements to be applied by a State in the registration of appraisal management companies	18 months after designated transfer date
1473(f)(2) (creating new FIRREA Section 1124(e))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau	Joint rules for the reporting of the activities of appraisal management companies to the FFIEC Appraisal Subcommittee in determining the payment of the annual registry fee	18 months after designated transfer date
1473(f)(2) (creating new FIRREA Section 1124(f)(2))	FFIEC Appraisal Subcommittee	Permitted extension by an additional 12 months the requirements for the registration and supervision of appraisal management companies if it makes a written finding that a State has made substantial progress in establishing a State appraisal management company registration and supervision system that appears to conform with the provisions of this title.	Not specified, although presumably before the registration deadline in FIRREA Section 1124(f)(1)

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
1473(q) (creating new FIRREA Section 1125(b))	Federal Reserve, OCC, FDIC, NCUA, FHFA and the Bureau, in consultation with the staff of the FFIEC's Appraisal Subcommittee and the Appraisal Standards Board of the Appraisal Foundation	Rules to implement the quality control standards required under FIRREA Section 1125	18 months after designated transfer date
Subtitle G – Mortgage Resolution and Modification			
1483(b)(2)	Treasury Secretary	Rules prescribing— (A) the procedures for disclosing Home Affordable Modification Program data tables available to the public at the individual record level; and (B) such deletions as the Treasury Secretary may determine to be appropriate to protect any privacy interest of any mortgage modification applicant, including the deletion or alteration of the applicant's name and identification number	Not specified
TITLE XV – MISCELLANEOUS PROVISIONS			
1502(b) (creating new Exchange Act Section 13(p)(1)(A))	SEC	Rules requiring any person described in Exchange Act Section 13(p)(2) to disclose annually, beginning with the person's first full fiscal year that begins after the date of promulgation of regulations, whether conflict minerals that are necessary as described in Exchange Act Section 13(p)(2)(B), in the year for which such reporting is required, did originate in the Democratic Republic of the Congo or an adjoining country and, in cases in which such conflict minerals did originate in any such country, submit to the SEC a report that includes prescribed information	270 days after enactment
1503(d)(2)	SEC	Permitted rulemaking as necessary or appropriate for the protection of investors and to carry out the purposes of Section 1503, relating to disclosure of mine safety information	Not specified
1504 (creating new Exchange Act Section	SEC	Rules that require each resource extraction issuer to include in an annual report information relating to any payment made by the resource extraction issuer, a subsidiary of the resource extraction issuer, or an entity under the control of the resource extraction issuer to a foreign government or the	270 days after enactment

Section of Act	Agency Responsible for Rulemaking or Determination	Subject Matter of Rulemaking or Determination	Due Date
13(q)(2)(A))		Federal government for the purpose of the commercial development of oil, natural gas, or minerals, including requiring that the information included in the annual report of a resource extraction issuer be submitted in an interactive data format established by the SEC that includes electronic tags that identify specified information regarding payments made by a resource extraction issuer to a foreign government or the Federal government	