



CENTER FOR CAPITAL MARKETS
COMPETITIVENESS

Title	Chapter	Part	Section	Name; Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
Financial Stability										
I			1	Short title; table of contents					1 day after date of enactment	Restoring American Financial Stability Act of 2010
I			2	Definitions					1 day after date of enactment unless otherwise noted in the act	
I			3	Severability					1 day after date of enactment	
I			4	Effective date					1 day after date of enactment	
I			5	Budgetary Effects					1 day after date of enactment	
I			6	Antitrust Savings Clause					1 day after date of enactment	
I			101	Short title					1 day after date of enactment	Financial Stability Act of 2010
I			102	Definitions					1 day after date of enactment	
I	A		111	Financial Stability Oversight Council Established	Yes				date of enactment	the Secretary of the Treasury, who shall serve as Chairperson of the Council; the Chairman of the Board of Governors; the Comptroller of the Currency; the Director of the Bureau; the Chairman of the Commission; the Chairperson of the Corporation; the Chairperson of the Commodity Futures Trading Commission; the Director of the Federal Housing Finance Agency; the Chairman of the National Credit Union Administration Board; and an independent member appointed by the President, by and with the advice and consent of the Senate, having insurance expertise
I	A		112	Council Authority	Yes			under (a)(2)(M); annual reports to Congress	1 day after date of enactment	to identify risks to the financial stability that could arise from the material financial distress or failure of large, interconnected bank holding companies or nonbank financial companies, to promote market discipline, by eliminating expectations on the part of shareholders, creditors, counterparties of such companies that the Government will shield them from losses in the event of failure, and to respond to emerging threats to the stability of the financial markets.
I	A		113	Authority to Require Supervision and Regulation of Certain Nonbank Financial Companies : The Council, on a nondelegable basis and by a vote of not fewer than 2/3 of the members then serving, including an affirmative vote by the Chairperson, may determine that a U.S. nonbank financial company shall be supervised by the Board of Governors and shall be subject to prudential standards, in accordance with this title, if the Council determines that material financial distress at the U.S. nonbank financial company would pose a threat to the financial stability of the United States.	Yes	A		under (c)(2)	1 day after date of enactment	
I	A		114	Registration of Nonbank Financial Companies Supervised by the Board of Governors	Yes				1 day after date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
I	A		115	Enhanced Supervision and Prudential Standards for Nonbank Financial Companies Supervised by the Board of Governors and Certain Bank holding Companies: <i>the Council may make recommendations to the Board of Governors concerning the establishment and refinement of prudential standards and reporting and disclosure requirements applicable to nonbank financial companies supervised by the Board of Governors and large, interconnected bank holding companies</i>	Yes	A	under (c)(1)	under (c)(2) on the study	within two years of enactment	
I	A		116	Reports	Yes				1 day after date of enactment	
I	A		117	Treatment of certain companies that cease to be bank holding companies	Yes			under (c)(2)(A)	1 day after date of enactment	on appeals for nonbank financial institutions that have capital of \$50 billion or greater
I	A		118	Council funding	Yes				1 day after date of enactment	
I	A		119	Resolution of supervisory jurisdictional disputes among member agencies	Yes				1 day after date of enactment	
I	A		120	Additional standards applicable to activities or practices for financial stability purposes: <i>The Council may issue recommendations to the primary financial regulatory agencies to apply new or heightened standards and safeguards, including standards enumerated in section 115, 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 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.</i>	Yes	A		under (d)	1 day after date of enactment	any recommendations issued by the Council under this section, the implementation of, or failure to implement such recommendation on the part of a primary financial regulatory agency, and in any case in which no primary financial regulatory agency exists for the nonbank financial company conducting financial activities or practices recommendations for legislation that would prevent such activities or practices from threatening the stability of the financial system of the United States
I	A		121	Mitigation of risks to financial stability: <i>If the Board of Governors determines that a bank holding company with total consolidated assets of \$50,000,000,000 or more, or a nonbank financial company supervised by the Board of Governors, poses a grave threat to the financial stability of the United States, the Board of Governors, upon an affirmative vote of not fewer than 2/3 of the Council members then serving, shall require the subject company— (1) to terminate one or more activities; (2) to impose conditions on the manner in which the company conducts 1 or more activities; or(3) if the Board of Governors determines that such action is inadequate to mitigate a threat to the financial stability of the United States in its recommendation, to sell or otherwise transfer assets or off-balance-sheet items to unaffiliated entities.</i>	Yes	A			1 day after date of enactment	
I	A		122	GAO Audit of Council; <i>the Comptroller General of the United States may audit the activities of—the Council; and any person or entity acting on behalf of or under the authority of the Council, to the extent 16 that such activities relate to work for the Council by such person or entity.</i>	Yes	A			1 day after date of enactment	
I	A		123	Study of the Effects of Size and Complexity of Financial Institutions on Capital Market Efficiency and Economic Growth						
I	B		151	Definitions	Yes				1 day after date of enactment	
I	B		152	Office of Financial Research Established; <i>There is established within the Department of the Treasury the Office of Financial Research.</i>	Yes	A			1 day after date of enactment	members, terms, salaries, components

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
I	B		153	Purpose and Duties of the Office	Yes			under (d)(1)	1 day after date of enactment	on the activities of the Office, including the work of the Data Center and the Research and Analysis Center, and the assessment of the Office of significant financial market developments and potential emerging threats to the financial stability
I	B		154	Organizational structure; responsibilities of primary programmatic units: <i>There are established within the Office, to carry out the programmatic responsibilities of the Office</i>	Yes	A		under (d), no later than 120 days after the end of the fiscal year	1 day after date of enactment	shall assess the state of the financial system, including— an analysis of any threats to the financial stability of the United States, the status of the efforts of the Office in meeting the mission of the Office, and key findings from the research and analysis of the financial system by the Office.
I	B		155	Funding	Yes				1 day after date of enactment	
I	B		156	Transition oversight: <i>The purpose of this section is to ensure that the Office— (1) has an orderly and organized startup; (2) attracts and retains a qualified workforce; and establishes comprehensive employee training and benefits programs.</i>	Yes	A		under (b)	1 day after date of enactment	on training and workplace development, workplace flexibility, and retention of employees
I	C		161	Reports by and examinations of nonbank financial companies by the Board of Governors	Yes				1 day after date of enactment	
I	C		162	Enforcement; <i>The Board of Governors may issue such regulations and orders, including definitions consistent with this section, as may be necessary to administer and carry out this subsection</i>	Yes	A			1 day after date of enactment	
I	C		163	Acquisitions; <i>The Board of Governors may issue such regulations and orders, including definitions consistent with this section, as may be necessary to administer and carry out this subsection</i>	Yes	A			1 day after date of enactment	
I	C		164	Prohibition against management interlocks between certain financial companies; <i>The Board of Governors may issue such regulations and orders, including definitions consistent with this section, as may be necessary to administer and carry out this subsection</i>	Yes	A			1 day after date of enactment	
I	C		165	Enhanced supervision and prudential standards for nonbank financial companies supervised by the Board of Governors and certain bank holding companies	Yes			under (b)(4)	1 day after date of enactment	regarding the implementation of the prudential standards
I	C		166	Early remediation requirements	Yes				1 day after date of enactment	
I	C		167	Affiliations	Yes				1 day after date of enactment	
I	C		168	Regulations; <i>Except as otherwise specified in this subtitle, not later than 18 months after the transfer date, the Board of Governors shall issue final regulations to implement this subtitle and the amendments made by this subtitle.</i>	Yes	M			1 day after date of enactment	
I	C		169	Avoiding duplication	Yes				1 day after date of enactment	
I	C		170	Safe harbor; <i>The Board of Governors shall promulgate regulations on behalf of, and in consultation with, the Council setting forth the criteria for exempting certain types or classes of U.S. nonbank financial companies or foreign nonbank financial companies from supervision by the Board of Governors</i>	Yes	M		under (e)	1 day after date of enactment	the rationale for exemption and empirical evidence to support the criteria for exemption
I	C		171	Leverage and risk-based capital requirements	Yes				1 day after date of enactment	
I	C		172	Examination and Enforcement Actions for Insurance and Orderly Liquidation Purposes; <i>for the purpose of implementing its authority to provide for orderly liquidation of any such company under title II of that Act, provided that such authority may not be used with respect to such company that is in a generally sound condition</i>	Yes	A			1 day after date of enactment	
I	C		173	Access to United States Financial Institutions by Foreign Institutions	Yes				1 day after date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
I	C		174	Studies and Reports on Holding Company Capital Requirements International Policy Coordination; <i>The Chairperson of the Council, in consultation with the other members of the Council, shall regularly consult with the financial regulatory entities and other appropriate organizations of foreign governments or international organizations on matters relating to systemic risk to the international financial system.</i>	Yes	A	under (a) and (b)	under (c)		The Comptroller General of the United States, in consultation with the Board of Governors, the Comptroller of the Currency, and the Corporation, shall conduct a study of the use of hybrid capital instruments as a component of Tier 1 capital for banking institutions and bank holding companies; The Comptroller General of the United States, in consultation with the Secretary, the Board of Governors, the Comptroller of the Currency, and the Corporation, shall conduct a study of capital requirements applicable to United States intermediate holding companies of foreign banks that are bank holding companies or savings and loan holding companies; The reports shall include specific recommendations for legislative or regulatory action regarding the treatment of hybrid capital instruments, including trust preferred shares, and shall explain the basis for such recommendations
I	C		175		Yes					
I	C		176	Rule of Construction	Yes					no regulation from the title lessens the requirements on financial regulatory agencies
Orderly Liquidation Authority										
II			201	Definitions					1 day after date of enactment	covered brokers and dealers are those registered with the SEC
II			202	Judicial review; <i>Not later than 6 months after the date of enactment of this Act, the Court shall establish such 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 Secretary shall have an ongoing opportunity to amend and refile petitions under subsection (a)(1)</i>		M	under (e), (f)(1), and (g)	under (f)(2)	no later than one year after enactment to the Council and six months further to Congress	study to be conducted to access effectiveness of Chapters 7 and 11 of the Bankruptcy Code, effectiveness of the judicial process, and effectiveness of liquidation + the international process
II			203	Systemic risk determination; <i>shall establish policies and procedures that are acceptable to the Secretary governing the use of funds available to the Corporation to carry out this title, including the terms and conditions for the provision and use of funds under sections 204(d), 210(h)(2)(G)(iv), and 210(h)(9)</i>	Yes	M		under (c)(2)	1 day after date of enactment	the size and financial condition of the covered financial company; the sources of capital and credit support that were available to the covered financial company; the operations of the covered financial company that could have had a significant impact on financial stability, markets, or both; the Commission and the Board of Governors , at the request of the Secretary, or on their own initiative, shall consider whether to make the written recommendation described in paragraph (2) with respect to the financial company. Subject to the requirements in paragraph (2), such recommendation shall be made upon a vote of not fewer than 2/3 of the members of the Board of Governors then serving and the members of the Commission then serving, and in consultation with the Corporation
II			204	Orderly liquidation of covered financial companies; <i>The Commission and the Corporation, after consultation with SIPC, shall jointly issue rules to implement this section</i>	Yes	M			1 day after date of enactment	The Corporation shall consult with the Commission and the Securities Investor Protection Corporation in the case of any covered financial company for which the Corporation has been appointed as receiver that is a broker or dealer registered with the Commission
II			205	Orderly liquidation of covered brokers and dealers; <i>The Commission and the Corporation, after consultation with SIPC, shall jointly issue rules to implement this section</i>	Yes	2 (M, M)			1 day after date of enactment	SIPC and the Corporation , in consultation with the Commission , shall jointly determine the terms of the protective decree to be filed by SIPC with any court of competent jurisdiction under section 21 or 27 of the Securities Exchange Act of 1934 (15 U.S.C. 78u, 78aa), as required by subsection (a)
II			206	Mandatory terms and conditions for all orderly liquidation actions					1 day after date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
II			207	Directors not liable for acquiescing in appointment of receiver					1 day after date of enactment	
II			208	Dismissal and exclusion of other actions					Effective as of the date of the appointment of the Corporation as receiver for the covered financial company under section 202	
II			209	Rulemaking; non-conflicting law; <i>The Corporation shall, in consultation with the Council, prescribe such rules or regulations as the Corporation considers necessary or appropriate to implement this title, 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 individual receiverships established under this title or under the Federal Deposit Insurance Act. To the extent possible, the Corporation shall seek to harmonize applicable rules and regulations promulgated under this section with the insolvency laws that would otherwise apply to a covered financial company</i>		M			1 day after date of enactment	
II			210	Powers and duties of the Corporation; <i>The Corporation may prescribe such rules, including definitions of terms, as the Corporation deems appropriate 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, except that no such interest shall be paid until the Corporation as receiver has satisfied the principal amount of all creditor claims.</i>		2 (A, A)			1 day after date of enactment	If . . . the Corporation, after consulting with the Commission and SIPC , determines that—the customer accounts, customer name securities, and customer property are likely to be promptly transferred to another broker or dealer that is registered with the Commission under section 15(b) of the Securities Exchange Act of 1934 (15 U.S.C. 73o(b)) and is a member of the transfer of the accounts to a bridge financial company would materially interfere with the ability of the Corporation to avoid or mitigate serious adverse effects on financial stability or economic conditions in the United States.
II			211	Miscellaneous provisions; <i>The Inspector General of the Corporation shall conduct, supervise, and coordinate audits and investigations of the liquidation of any covered financial company by the Corporation as receiver under this title,</i>		M			1 day after date of enactment	
II			212	Prohibition of circumvention and prevention of conflicts of interest					1 day after date of enactment	
II			213	Ban on certain activities by senior executives and directors; <i>The Corporation and the Board of Governors, in consultation with the Council, shall jointly prescribe rules or regulations to administer and carry out this section, including rules, regulations, or guidelines to further define the term senior executive for the purposes of this section</i>		2 (M, M)			1 day after date of enactment	
II			214	Prohibition on taxpayer funding					1 day after date of enactment	
II			215	Study on Secured Creditor Haircuts						
II			216	Study on Bankruptcy process for Financial and Nonbank Financial Institutions						
II			217	Study on International Coordination Relating to Bankruptcy Process for Nonbank Financial Institutions						
Transfer of Powers to the Comptroller of the Currency, the Corporation, and the Board of Governors										
III			300	Short title					1 day after date of enactment	Enhancing Financial Institution Safety and Soundness Act of 2010
III			301	Purposes					1 day after date of enactment	
III			302	Definition					1 day after date of enactment	
III	A		311	Transfer date; <i>authority to issue orders</i>		A			1 day after date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
III	A		312	Powers and duties transferred; <i>shall succeed to all powers, authorities, rights, and duties that were vested in the Office of Thrift Supervision</i>		A			transfer date	
III	A		313	Abolishment					ninety days after transfer date	
III	A		314	Amendments to the Revised Statutes; <i>charged with assuring the safety and soundness of, and compliance with laws and regulations, fair access to financial services, and fair treatment of customers by, the institutions and other persons subject to its jurisdiction</i>		A			transfer date	
III	A		315	Federal information policy; <i>can create new policy</i>		A			1 day after date of enactment	
III	A		316	Savings provisions; <i>Any interim or final regulation of the Office of Thrift Supervision, which the Office of Thrift Supervision, in performing functions transferred by this title, has published before the transfer date but which has not become effective before that date, shall become effective as a regulation of the Office of the Comptroller of the Currency or the Board of Governors, as appropriate, according to the terms of the interim or final regulation</i>		M			1 day after date of enactment	
III	A		317	References in Federal law to Federal banking agencies					1 day after date of enactment	
III	A		318	Funding					transfer date	
III	A		319	Contracting and leasing authority; <i>authority to create contracts</i>		A			1 day after date of enactment	
III	B		321	Interim use of funds, personnel, and property of the Office of Thrift Supervision		A			1 day after date of enactment	
III	B		322	Transfer of employees					1 day after date of enactment	
III	B		323	Property transferred					1 day after date of enactment	
III	B		324	Funds transferred					1 day after date of enactment	
III	B		325	Disposition of affairs; <i>authority to create disposition policy</i>		A			1 day after date of enactment	
III	B		326	Continuation of services					1 day after date of enactment	
III	C		331	Deposit insurance reforms					1 day after date of enactment	
III	C		332	Elimination of Pro-cyclical Assessments					transfer date	
III	C		333	Enhanced Access to Information for Deposit Insurance Purposes						
III	C		334	Transition Reserve Ratio Requirements to Reflect New Assessment Base						
III	C		335	Permanent Increase in Deposit and Share Insurance						
III	C		336	Management of the Federal Deposit Insurance Corporation						
III	D		341	Branching					1 day after date of enactment	
III	D		342	Office of Minority and Women Inclusion	Yes			under (e)--annual report to Congress	1 day after date of enactment	the Departmental Offices of the Department of the Treasury; the Corporation; the Federal Housing Finance Agency; each of the Federal reserve banks; the Board; the National Credit Union Administration; the Office of the Comptroller of the Currency; the Commission; and the Bureau.
III	D		343	Insurance of Transition Accounts						
III	E		351	Effective date					transfer date	
III	E		352	Balanced Budget and Emergency Deficit Control Act of 1985; <i>granted authorization</i>		A			transfer date	
III	E		353	Bank Enterprise Act of 1991; <i>granted authorization</i>		A			transfer date	
III	E		354	Bank Holding Company Act of 1956; <i>granted authorization</i>		A			transfer date	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name; Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
III	E		355	Bank Holding Company Act Amendments of 1970; <i>granted authorization</i>		A			transfer date	
III	E		356	Bank Protection Act of 1968; <i>granted authorization</i>		A			transfer date	
III	E		357	Bank Service Company Act; <i>granted authorization</i>		A			transfer date	
III	E		358	Community Reinvestment Act of 1977; <i>granted authorization</i>		A			transfer date	
III	E		359	Crime Control Act of 1990; <i>granted authorization</i>		A			transfer date	
III	E		360	Depository Institution Management Interlocks Act; <i>granted authorization</i>		A			transfer date	
III	E		361	Emergency Homeowners' Relief Act; <i>granted authorization</i>		A			transfer date	
III	E		362	Federal Credit Union Act; <i>granted authorization</i>		A			transfer date	
III	E		363	Federal Deposit Insurance Act; <i>granted authorization</i>		A			transfer date	
III	E		364	Federal Home Loan Bank Act; <i>granted authorization</i>		A			ninety days from transfer date	
III	E		365	Federal Housing Enterprises Financial Safety and Soundness Act of 1992; <i>granted authorization</i>		A			transfer date	
III	E		366	Federal Reserve Act; <i>granted authorization</i>		A			transfer date	
III	E		367	Financial Institutions Reform, Recovery, and Enforcement Act of 1989; <i>granted authorization</i>		A			transfer date	
III	E		368	Flood Disaster Protection Act of 1973; <i>granted authorization</i>		A			transfer date	
III	E		370	Home Owners' Loan Act; <i>granted authorization</i>		A			transfer date	
III	E		371	Housing Act of 1948; <i>granted authorization</i>		A			transfer date	
III	E		372	Housing and Community Development Act of 1992; <i>granted authorization</i>		A			transfer date	
III	E		373	Housing and Urban-Rural Recovery Act of 1983; <i>granted authorization</i>		A			transfer date	
III	E		374	National Housing Act; <i>granted authorization</i>		A			transfer date	
III	E		375	Neighborhood Reinvestment Corporation Act; <i>granted authorization</i>		A			transfer date	
III	E		376	375. PUBLIC LAW 93-100.		A			transfer date	
III	E		377	Securities Exchange Act of 1934		A			transfer date	
III	E		378	Title 18, United States Code; <i>granted authorization</i>		A			transfer date	
Regulation of Advisors to Hedge Funds and Others										
IV			401	Short Title						
IV			402	Definitions					1 day after date of enactment	The term "foreign private adviser" means any investment adviser who—has aggregate assets under management attributable to clients in the United States and investors in the United States in private funds advised by the investment adviser of less than \$25,000,000, or such higher amount as the Commission may, by rule, deem appropriate in accordance with the purposes of this title
IV			403	Elimination of private adviser exemption; limited exemption for foreign private advisers; limited intrastate exemption; <i>allows limitations</i>		A			1 day after date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

<u>Title</u>	<u>Chapter</u>	<u>Part</u>	<u>Section</u>	<u>Name: Rulemaking</u>	<u>Multiple Agencies</u>	<u>Rulemaking</u>	<u>Study Required</u>	<u>Report Required (Congress)</u>	<u>Effective Date</u>	<u>Comments</u>
IV			404	Collection of systemic risk data; reports; examinations; disclosures; <i>An investment adviser registered under this title shall maintain such records of private funds advised by the investment adviser for such period or periods as the Commission, by rule, may prescribe as necessary and appropriate in the public interest and for the protection of investors, or for the assessment of systemic risk; An investment adviser registered under this title shall maintain such records of private funds advised by the investment adviser for such period or periods as the Commission, by rule, may prescribe as necessary and appropriate in the public interest and for the protection of investors, or for the assessment of systemic risk; The Commission shall issue rules requiring each investment adviser to a private fund to file reports containing such information as the Commission deems necessary and appropriate in the public interest and for the protection of investors or for the assessment of systemic risk; shall conduct periodic inspections of the records of private funds maintained by an investment adviser registered under this title in accordance with a schedule established by the Commission; and may conduct at any time and from time to time such additional, special, and other examinations as the Commission may prescribe as necessary and appropriate in the public interest and for the protection of investors, or for the assessment of systemic risk</i>	No	4 (A, A, M, A)		under (a) amends 15 U.S.C. 80b-4 (b)(11)	1 day after date of enactment	on how the Commission has used the data collected pursuant to this subsection to monitor the markets for the protection of investors and the integrity of the markets; the SEC may require advisers to register under this title; the Commission may not be compelled to disclose any report or information contained therein required to be filed with the Commission under this subsection, except that nothing in this subsection authorizes the Commission—to withhold information from Congress, upon an agreement of confidentiality; or prevent the Commission from complying with—a request for information from any other Federal department or agency or any self-regulatory organization requesting the report or information for purposes within the scope of its jurisdiction; or an order of a court of the United States in an action brought by the United States or the Commission.
IV			405	Disclosure provision amendment					1 day after date of enactment	
IV			406	Clarification of rulemaking authority; <i>The Commission and the Commodity Futures Trading Commission shall, after consultation with the Council but not later than 12 months after the date of enactment of the Private Fund Investment Advisers Registration Act of 2010, jointly promulgate rules to establish the form and content of the reports required to be filed with the Commission under subsection 204(b) and with the Commodity Futures Trading Commission by investment advisers that are registered both under this title and the Commodity Exchange Act (7 U.S.C. 1a et seq.)</i>	Yes	2 (M, M)			1 day after date of enactment	
IV			407	Exemption of and reporting by venture capital fund advisers; <i>The Commission shall require such advisers to maintain such records and provide to the Commission such annual or other reports as the Commission determines necessary or appropriate in the public interest or for the protection of investors</i>		A			1 day after date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

<u>Title</u>	<u>Chapter</u>	<u>Part</u>	<u>Section</u>	<u>Name: Rulemaking</u>	<u>Multiple Agencies</u>	<u>Rulemaking</u>	<u>Study Required</u>	<u>Report Required (Congress)</u>	<u>Effective Date</u>	<u>Comments</u>
IV			408	Exemption of and reporting by certain private fund advisers; <i>The Commission shall provide an exemption from the registration requirements under this section 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; The Commission shall require investment advisers exempted by reason of this subsection to maintain such records and provide to the Commission such annual or other reports as the Commission determines necessary or appropriate in the public interest or for the protection of investors; In prescribing regulations to carry out the requirements of this section with respect to investment advisers acting as investment advisers to mid-sized private funds, the Commission 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</i>	No	3 (M, M, M)			1 day after date of enactment	
IV			409	Family offices; <i>The Commission shall issue orders; the rules, regulations, or orders issued by the Commission pursuant to section 202(a)(11)(G) of the Investment Advisers Act of 1940, as added by this section, regarding the definition of the term "family office" shall provide for an exemption that— (1) is consistent with the previous exemptive policy of the Commission, as reflected in exemptive orders for family offices in effect on the date of enactment of this Act; and (2) recognizes the range of organizational, management, and employment structures and arrangements employed by family offices; does not exclude any person who was not registered or required to be registered under the Investment Advisers Act on January 1, 2010 from the definition of the term "family office", solely because such person provides investment advice to, and was engaged before January 1, 2010 in providing investment advice to—any company owned exclusively and controlled by members of the family of the family office, or as the Commission may prescribe by rule</i>	No	3 (M, M, A)			1 day after date of enactment	
IV			410	State and Federal Responsibilities; Asset Threshold for Federal Registration of Investment Advisors; <i>has assets under management between—“(I) the amount specified under subparagraph (A) of paragraph (1), as such amount may have been adjusted by the Commission pursuant to that subparagraph; and “(II) \$100,000,000, or such higher amount as the Commission may, by rule, deem appropriate in accordance with the purposes of this title</i>	No	A				
IV			411	<i>Custody of client assets; An investment adviser registered under this title shall take such steps to safeguard client assets over which such adviser has custody, including, without limitation, verification of such assets by an independent public accountant, as the Commission may, by rule, prescribe</i>	No	A			1 day after date of enactment	
IV			412	Comptroller General Study on Custody Rule Costs					1 day after date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments	
				Adjusting the Accredited Investor Standard; <i>The Commission shall adjust any net worth standard for an accredited investor, so that the individual net worth of any natural person, or joint net worth with the spouse of that person, at the time of purchase, is more than \$1,000,000 (as such amount is adjusted periodically by rule of the Commission), excluding the value of the primary residence of such natural person, except that during the 4-year period that begins on the date of enactment of this Act, any net worth standard shall be \$1,000,000, excluding the value of the primary residence of such natural person; The Commission may undertake a review of the definition of the term "accredited investor"; t he Commission may, by notice and comment rulemaking, make such adjustments to the definition of the term "accredited investor", excluding adjusting or modifying the requirement relating to the net worth standard described in subsection (a), as such term applies to natural persons, as the Commission may deem appropriate for the protection of investors, in the public interest, and in light of the economy; the Commission shall undertake a review of the definition, in its entirety, of the term "accredited investor"; the Commission may, by notice and comment rulemaking, make such adjustments to the definition of the term "accredited investor";</i>	No	5 (A, A, A, M, A)					
IV			413	Rule of construction relating to the commodities exchange act ; authority to write a study		A	under section	under (2)	no later than one year from date of enactment	conduct a study of the feasibility of forming a self-regulatory organization to oversee private funds	
IV			415	Gao Study and Report on Accredited Investors		A	under section	under (b)	no later than two years from date of enactment	taking into account current scholarship, on the state of short selling on national securities exchanges and in the over-the-counter markets	
IV			416	GAO study on Self-regulatory Organization for private funds				under (b)	1 day after date of enactment	recommendations for market improvements, not later than 2 years after the date of enactment of this Act	
IV			417	Commission study and report on short selling			under (a)	under (b)		a study, taking into account current scholarship, on the state of short selling on national securities exchanges and in the over-the-counter markets, with particular attention to the impact of recent rule changes	
				<i>Quantified Client Standard; With respect to any factor used in any rule or regulation by the Commission in making a determination under this subsection, if the Commission uses a dollar amount test in connection with such factor, such as a net asset threshold, the Commission shall, by order, not later than 1 year after the date of enactment of the Private Fund Investment Advisers Registration Act of 2010, and every 5 years thereafter, adjust for the effects of inflation on such test</i>	No	M					
IV			418								
IV			419	Transition Period							
Insurance											
V	A		501	Short title							
				Establishment of Office of National Insurance; <i>The Secretary may issue orders, regulations, policies, and procedures to implement this section</i>			under (a)(3) amending 303(m) under title 31 (USC) subtitle I, chapter 3, subchapter I	under 303(l)	no later than 18 months after date of enactment	on how to modernize and improve the system of insurance regulation in the United States (except health insurance) looking at cost and feasibility of regulation	
V	A		502			M					
V	B		511	Short title					date of enactment	Nonadmitted and Reinsurance Reform Act of 2010	
V	B		512	Effective date					date of enactment		

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
V	B	I	521	Reporting, payment, and allocation of premium taxes; <i>can dictate reporting methods</i>		A		under (b)(3)	date of enactment	Upon the expiration of the 330-day period referred to in paragraph (2), the NAIC may submit a report to the Committee on Financial Services and Committee on the Judiciary of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate identifying and describing any compact or other procedures for allocation among the States of premium taxes that have been adopted during such period by any States
V	B	I	522	Regulation of nonadmitted insurance by insured's home State; <i>can create regulation</i>		A			date of enactment	
V	B	I	523	Participation in national producer database; <i>regulations on the database data</i>		A			date of enactment	
V	B	I	524	Uniform standards for surplus lines eligibility; <i>create the standards</i>		A			date of enactment	
V	B	I	525	Streamlined application for commercial purchasers; <i>create the application process</i>		A			date of enactment	
V	B	I	526	GAO study of nonadmitted insurance market; <i>authority to write studies</i>		A	under section	under (d)	within eighteen months of enactment for the study/within 30 months of enactment for the report	shall determine and analyze the change in the size and market share of the non-admitted insurance market and in the number of insurance companies and insurance holding companies providing such business
V	B	I	527	Definitions					January 1 of the year following the date of enactment	
V	B	II	531	Regulation of credit for reinsurance and reinsurance agreements		A			1 day after date of enactment	
V	B	II	532	Regulation of reinsurer solvency		A			1 day after date of enactment	
V	B	II	533	Definitions					1 day after date of enactment	
V	B	III	541	Rule of construction					1 day after date of enactment	
V	B	III	542	Severability					1 day after date of enactment	
Improvements to the Regulation of Bank and Savings Association Holding Companies and Depository Institutions										
VI			601	Short title					1 day after date of enactment	Bank and Savings Association Holding Company and Depository Institution Regulatory Improvements Act of 2010
VI			602	Definition					1 day after date of enactment	
VI			603	Moratorium and study on treatment of credit card banks, industrial loan companies, and certain other companies under the Bank Holding Company Act of 1956; <i>gives authority to write study</i>		A	under (b)	under (b)(3)	no later than eighteen months from date of enactment	to determine whether it is necessary, in order to strengthen the safety and soundness of institutions or the stability of the financial system, to eliminate the exceptions under section 2 of the Bank Holding Company Act of 1956 (12 U.S.C. 1841)
VI			604	Reports and examinations of holding companies; regulation of functionally regulated subsidiaries; <i>authority to examine nonbank financial companies</i>	Yes				transfer date	shall consult with the SEC
VI			605	Assuring consistent oversight of permissible activities of depository institution subsidiaries of holding companies; <i>authority to issue regulations; authority to create a process of examination</i>		A			1 day after date of enactment	
VI			606	Requirements for financial holding companies to remain well capitalized and well managed		A			transfer date	
VI			607	Standards for interstate acquisitions		A			transfer date	
VI			608	Enhancing existing restrictions on bank transactions with affiliates; <i>authority to create exemptions</i>		A			1 year after the transfer date	
VI			609	Eliminating exceptions for transactions with financial subsidiaries		A			1 year after the transfer date	
VI			610	Lending limits applicable to credit exposure on derivative transactions, repurchase agreements, reverse repurchase agreements, and securities lending and borrowing transactions		A			1 year after the transfer date	
VI			611	Consistent treatment of derivative transactions in lending limits					1 year after the transfer date	
VI			612	Restriction on conversions of troubled banks; <i>authority to write restrictions</i>		A			1 day after date of enactment	
VI			613	De novo branching into States					1 day after date of enactment	
VI			614	Lending limits to insiders; <i>authority to set limits</i>		A			1 year after the transfer date	
VI			615	Limitations on purchases of assets from insiders					transfer date	

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
VI			616	Regulations regarding capital levels of holding companies; <i>Not later than 1 year after the transfer date, as defined in section 311 of the Enhancing Financial Institution Safety and Soundness Act of 2010, the appropriate Federal banking agencies shall jointly issue final rules to carry out this section</i>		M			transfer date	
VI			617	Elimination of elective investment bank holding company framework		A			transfer date	
VI			618	Securities holding companies		A			45 days after the date of receipt of the registration information and documents under subparagraph (A) by the Board of Governors, or within such shorter period as the Board of Governors, by rule or order, may determine.	
VI			619	Prohibitions on proprietary trading and certain relationships with hedge funds and private equity funds; <i>the appropriate Federal banking agencies shall, through a rulemaking under subsection (g), jointly prohibit proprietary trading by an insured depository institution, a company that controls, directly or indirectly, an insured depository institution or is treated as a bank holding company for purposes of the Bank Holding Company Act of 1956 (12 U.S.C. 1841 et seq.), and any subsidiary of such institution or company; Board of Governors shall adopt rules imposing additional capital requirements and specifying additional quantitative limits for nonbank financial companies supervised by the Board of Governors (must consult with each agency to determine that ...</i>	Yes	7 (M, M, M, M, M, M, M)	under (g)	under (g)(1)	no later than six months from date of enactment	to protect and promote safety in "hedge funds" and "private equity funds" that are exempt registration/rulemaking is not to begin before nine months after each study is completed
VI			619	<i>...the regulations created are consistent); Such other activity as the appropriate Federal banking agencies, the Securities and Exchange Commission, and the Commodity Futures Trading Commission determine, by rule, as provided in subsection (b)(2), would promote and protect the safety and soundness of the banking entity and the financial stability of the United States; adopt rules imposing additional capital requirements and quantitative limitations, including diversification requirements, regarding the activities permitted under this section if the appropriate Federal banking agencies, the Securities and Exchange Commission, and the Commodity Futures Trading Commission determine that additional capital and quantitative limitations are appropriate to protect the safety and soundness of banking entities engaged in such activities</i>	Yes	7 (M, M, M, M, M, M, M)	under (g)	under (g)(1)	no later than six months from date of enactment	to protect and promote safety in "hedge funds" and "private equity funds" that are exempt registration/rulemaking is not to begin before nine months after each study is completed
VI			620	Concentration limits on large financial firms; <i>The Board shall issue regulations implementing this section in accordance with the recommendations of the Council under subsection (e), including the definition of terms, as necessary. The Board may issue interpretations or guidance regarding the application of this section to an individual financial company or to financial companies in general</i>		M	under section amends sec 13 of 12 U.S.C. 1841 et seq.		no later than six months from date of enactment	the extent to which the concentration limit under this section would affect financial stability, moral hazard in the financial system, the efficiency and competitiveness of United States financial firms and financial markets, and the cost and availability of credit and other financial services to households and businesses in the United States
VI			621	Conflicts of Interest; <i>the Commission shall issue rules for the purpose of implementing subsection (a)</i>	No	M				
VI			622	Concentration limits on large financial firms		A			1 day after date of enactment	
VI			623	Interstate Merger Transactions		A			1 day after date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
VI			624	Qualified thrift lenders						
VI			625	Treatment of dividends by certain mutual holding companies						
VI			626	Intermediate holding companies						
VI			627	Interest – bearing transaction accounts authorized						
VI			628	Credit card bank small business lending						
Wall Street Transparency and Accountability										
VII			701	Short title					1 day after date of enactment	Wall Street Transparency and Accountability Act of 2010
VII	A	I	711	Definitions					1 day after date of enactment	
VII	A	I	712	<p>Review of regulatory authority; the <i>Commodity Futures Trading Commission and the Securities and Exchange Commission shall each prescribe such regulations as may be necessary to carry out the purposes of this title; Notwithstanding subsections (b) and (c), the Commodity Futures Trading Commission and the Securities and Exchange Commission shall, after consulting with each other Commission, adopt rules— (1) to require the maintenance of records of all activities relating to transactions in swaps and security-based swaps under the respective jurisdictions of the Commodity Futures Trading Commission and the Securities and Exchange Commission that are uncleared; (2) to make available, consistent with section 8 of the Commodity Exchange Act (7 U.S.C. 12), to the Securities and Exchange Commission information relating to swaps transactions that are uncleared; and (3) to make available to the Commodity Futures Trading Commission information relating to security-based swaps transactions that are uncleared.; The Commodity Futures Trading Commission and the Securities and Exchange Commission, after consultation with the Board of Governors, shall jointly prescribe such regulations regarding mixed swaps; the Commodity Futures Trading Commission and the Securities and Exchange Commission, in consultation with the Board of Governors, shall further define the terms “swap”, “security-based swap”, “swap dealer”, “security-based swap</i></p>	Yes	15 (A, A, M, M, M, M, M, M, M, M, M)			1 day after date of enactment	each Commission shall consider the views of the prudential regulators; If either Commission referred to in this section determines that a final rule, regulation, or order of the other Commission conflicts with subsection (a)(7) or (b), then the complaining Commission may obtain review of the final rule, regulation, or order in the United States Court of Appeals for the District of Columbia Circuit by filing in the court, not later than 60 days after the date of publication of the final rule, regulation, or order, a written petition requesting that the rule, regulation, or order be set aside

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
VII	A	I	712-2	<p>...dealer”, “major swap participant”, “major security-based swap participant”, “eligible contract participant”, and “security-based swap agreement” in section 1a(47)(A)(v) of the Commodity Exchange Act (7 U.S.C. 1a(47)(A)(v)) and section 3(a)(78) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(78)); Notwithstanding any other provision of this title, the Commodity Futures Trading Commission and the Securities and Exchange Commission, in consultation with the Board of Governors, shall jointly adopt such other rules regarding such definitions as the Commodity Futures Trading Commission and the Securities and Exchange Commission determine are necessary and appropriate, in the public interest, and for the protection of investors; the Commodity Futures Trading Commission and the Securities and Exchange Commission, in consultation with the Board of Governors, shall engage in joint rulemaking to jointly adopt a rule or rules governing the books and records that are required to be kept and maintained regarding security-based swap agreements by persons that are registered as swap data repositories under the Commodity Exchange Act, including uniform rules that specify the data elements that shall be collected and maintained by each repository; the Commodity Futures Trading Commission and the Securities and Exchange Commission, in consultation with the Board of Governors,</p>	Yes	15 (A, A, M, M)			1 day after date of enactment	
	A	I	712-3	<p>...shall engage in joint rulemaking to jointly adopt a rule or rules 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; Any rules prescribed under subparagraph (A) shall require the maintenance of records of all activities relating to security-based swap agreement transactions defined under subparagraph (A) that are not cleared</p>	Yes	15 (A, A, M, M)			1 day after date of enactment	
VII	A	I	713	<p>Portfolio margining conforming changes; The Commission shall consult with the Commodity Futures Trading Commission to adopt rules to ensure that such transactions and accounts are subject to comparable requirements to the extent practicable for similar products; The Commission shall consult with the Securities and Exchange Commission to adopt rules to ensure that such transactions and accounts are subject to comparable requirements to the extent practical for similar products;</p>	Yes	3 (M, M, M)		under (2)	1 day after date of enactment	
VII	A	I	714	<p>Abusive swaps; The Commodity Futures Trading Commission or the Securities and Exchange Commission, or both, individually may, by rule or order—(1) collect information as may be necessary concerning the markets for any types of—(A) swap (as defined in section 1a of the Commodity Exchange Act (7 U.S.C. 1a)); or (B) security-based swap (as defined in section 1a of the Commodity Exchange Act (7 U.S.C. 1a))</p>	Yes	2 (A, A)			1 day after date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
VII	A	I	715	Authority to prohibit participation in swap activities; <i>if the Commodity Futures Trading Commission or the Securities and Exchange Commission determines that the regulation of swaps or security-based swaps markets in a foreign country undermines the stability of the United States financial system, either Commission, in consultation with the Secretary of the Treasury, may prohibit an entity domiciled in the foreign country from participating in the United States in any swap or security-based swap activities.</i>	Yes	2 (A, A)			1 day after date of enactment	
VII	A	I	716	Prohibition against Federal government bailouts of swaps entities		A			1 day after date of enactment	
VII	A	I	717	New product approval CFTC—SEC process; <i>the Commission is required by order to approve a proposed rule change or institute proceedings to determine whether the proposed rule change should be disapproved is stayed pending a determination by the Commission upon the request of the Commodity Futures Trading Commission or its Chairman that the Commission issue a determination as to whether a product that is the subject of such proposed rule change is a security pursuant to section 718 of the Wall Street Transparency and Accountability Act of 2010</i>	Yes	M			1 day after date of enactment	
VII	A	I	718	Determining status of novel derivative products; <i>the Securities and Exchange Commission or the Commodity Futures Trading Commission, as applicable, shall, by order, issue the determination requested in subparagraph (A) or (B) of paragraph (2), as applicable, and the reasons therefore or under paragraph (2)(D), unless such request has been withdrawn, the Securities and Exchange Commission or the Commodity Futures Trading Commission, as applicable, shall grant an exemption or provide reasons for not granting such exemption, provided that any decision by the Securities and Exchange Commission not to grant such exemption shall not be reviewable under section 25 of the Securities Exchange Act of 1934 (15 U.S.C. 78y)</i>	Yes	4 (M, M, M, M)			1 day after date of enactment	
VII	A	I	719	Studies; <i>the Commissions jointly shall determine if an exemption for stable value contracts from the definition of swap is appropriate and in the public interest. The Commissions shall issue regulations implementing the determinations required under this paragraph. Until the effective date of such regulations, and notwithstanding any other provision of this title, the requirements of this title shall not apply to stable value contracts</i>	Yes	6 (A, A, A, A, M, M)	under (b)(1) and (3), (c)(1), (d)(1)(A)	under (b)(4), (c)(2)		The Securities and Exchange Commission and the Commodity Futures Trading Commission shall conduct a joint study of the feasibility of requiring the derivatives industry to adopt standardized computer-readable algorithmic descriptions which may be used to describe complex and standardized financial derivatives; In conducting the study, the Securities and Exchange Commission and the Commodity Futures Trading Commission shall coordinate the study with international financial institutions and regulators as appropriate and practical
VII	A	I	720	Memorandum						
VII	B	II	721	Definitions					180 days from date of enactment	
VII	B	II	722	Jurisdiction					180 days from date of enactment	
VII	B	II	723	Clearing; <i>The Commission shall adopt rules for a derivatives clearing organization's submission for approval, pursuant to this paragraph, of any group, category, type, or class of swaps that the derivative clearing organization seeks to accept for clearing</i>		M			180 days from date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

<u>Title</u>	<u>Chapter</u>	<u>Part</u>	<u>Section</u>	<u>Name: Rulemaking</u>	<u>Multiple Agencies</u>	<u>Rulemaking</u>	<u>Study Required</u>	<u>Report Required (Congress)</u>	<u>Effective Date</u>	<u>Comments</u>
VII	B	II	724	Swaps; segregation and bankruptcy treatment; <i>the Commission may prescribe by rule, regulation, or order, any money, securities, or property of the swaps customer of a futures commission merchant described in paragraph (2) may be commingled and deposited as provided in this section with any other money, securities, or property received by the futures commission merchant and required by the Commission to be separately accounted for and treated and dealt with as belonging to the swaps customer of the futures commission merchant</i>		M			180 days from date of enactment	
VII	B	II	725	Derivatives clearing organizations; <i>The Commission, by rule or regulation, may 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 Commission determines that the rule or regulation will effectuate the purposes of this Act; The Commission may exempt, conditionally or unconditionally, a derivatives clearing organization from registration under this section for the clearing of swaps if the Commission determines that the derivatives clearing organization is subject to comparable, comprehensive supervision and regulation by the Securities and Exchange Commission or the appropriate government authorities in the home country of the organization; Each derivatives clearing organization shall have adequate financial, operational, and managerial resources, as determined by the Commission, to discharge each responsibility of the derivatives clearing organization; Each derivatives clearing organization shall provide to the Commission all information that the Commission determines to be necessary to conduct oversight of the derivatives clearing organization</i>	Yes	4 (A, A, A, M)			180 days from date of enactment	In accordance with rules prescribed by the Commission, the chief compliance officer shall annually prepare and sign a report (requires an enforcement mechanism)
VII	B	II	726	Rulemaking on conflict of interest; <i>Not later than 180 days after the date of enactment of the Wall Street Transparency and Accountability Act of 2010, the Commodity Futures Trading Commission shall determine whether to adopt rules to establish limits on the control of 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 (as defined in section 2 of the Bank Holding Company Act of 1956 (12 U.S.C. 1841)) with total consolidated assets of \$50,000,000,000 or more, a nonbank financial company (as defined in section 102) supervised by the Board, 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.</i>		M			180 days from date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
VII	B	II	727	Public reporting of swap transaction data; <i>The Commission is authorized and required to provide by rule for the public availability of swap transaction and pricing data; With respect to the rule providing for the public availability of transaction and pricing data for swaps described in clauses (i) and (ii) of subparagraph (C), the rule promulgated by the Commission shall contain provisions— “(i) to ensure such information does not identify the participants; “(ii) to specify the criteria for determining what constitutes a large notional swap transaction (block trade) for particular markets and contracts; “(iii) to specify the appropriate time delay for reporting large notional swap transactions (block trades) to the public; and “(iv) that take into account whether the public disclosure will materially reduce market liquidity</i>		M			180 days from date of enactment	
VII	B	II	728	Swap data repositories		A			180 days from date of enactment	
VII	B	II	729	Reporting and recordkeeping; <i>The Commission shall promulgate an interim final rule within 90 days of the date of enactment of this section providing for the reporting of each swap entered into before the date of enactment as referenced in subparagraph (A).</i>		M			date of enactment	
VII	B	II	730	Large swap trader reporting		A			180 days from date of enactment	
VII	B	II	731	Registration and regulation of swap dealers and major swap participants; <i>The prudential regulators, the Commission, and the Securities and Exchange Commission shall periodically (but not less frequently than annually) consult on minimum capital requirements and minimum initial and variation margin requirements</i>	Yes	2 (M, M)			180 days from date of enactment	
VII	B	II	732	Conflicts of interest; <i>The Securities and Exchange Commission and Commodity Futures Trading Commission may promulgate rules defining the universe of swaps that can be executed on a swap execution facility. These rules shall take into account the price and nonprice requirements of the counterparties to a swap and the goal of this section as set forth in subsection (e); The Securities and Exchange Commission and Commodity Futures Trading Commission shall update these rules as necessary to account for technological and other innovation</i>	Yes	4 (A, A, M, M)			180 days from date of enactment	
VII	B	II	733	Swap execution facilities					180 days from date of enactment	
VII	B	II	734	Derivatives transaction execution facilities and exempt boards of trade; <i>The board of trade, in consultation or cooperation with the Commission, shall adopt rules to provide for the exercise of emergency authority, as is necessary and appropriate, including the authority—“(A) to liquidate or transfer open positions in any contract; “(B) to suspend or curtail trading in any contract; and “(C) to require market participants in any contract to meet special margin requirements.</i>		M			180 days from date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
				Designated contract markets; <i>The board of trade shall establish, monitor, and enforce compliance with the rules of the contract market, including— “(i) access requirements; “(ii) the terms and conditions of any contracts to be traded on the contract market; and “(iii) rules prohibiting abusive trade practices on the contract market.; The board of trade, in consultation or cooperation with the Commission, shall adopt rules to provide for the exercise of emergency authority, as is necessary and appropriate, including the authority—“(A) to liquidate or transfer open positions in any contract; “(B) to suspend or curtail trading in any contract; and “(C) to require market participants in any contract to meet special margin requirements.; The rules of the board of trade may authorize, for bona fide business purposes— “(i) transfer trades or office trades; “(ii) an exchange of— “(I) futures in connection with a cash commodity transaction; “(II) futures for cash commodities; or “(III) futures for swaps; or “(iii) a futures commission merchant, acting as principal or agent, to enter into or confirm the execution of a contract for the purchase or sale of a commodity for future delivery if the contract is reported, recorded, or cleared in accordance with the rules of the contract market or a derivatives clearing organization.</i>		3 (M, M, A)			180 days from date of enactment	
VII	B	II	735			A			180 days from date of enactment	
VII	B	II	736	Margin		A			180 days from date of enactment	
VII	B	II	737	Position limits		A			180 days from date of enactment	
VII	B	II	738	Foreign boards of trade		A			180 days from date of enactment	
VII	B	II	739	Legal certainty for swaps		A			180 days from date of enactment	
VII	B	II	740	Multilateral clearing organizations		A			180 days from date of enactment	
VII	B	II	741	Enforcement		A			180 days from date of enactment	
				<i>Retain commodity transactions; shall prescribe appropriate requirements with respect to— “(aa) disclosure; “(bb) recordkeeping; “(cc) capital and margin; “(dd) reporting; “(ee) business conduct; “(ff) documentation; and “(gg) such other standards or requirements as the Federal regulatory agency shall determine to be necessary</i>		M			180 days from date of enactment	
VII	B	II	742			A			180 days from date of enactment	
VII	B	II	743	Other authority		A			180 days from date of enactment	
VII	B	II	744	Restitution remedies		A			180 days from date of enactment	
VII	B	II	745	Enhanced compliance by registered entities		A			180 days from date of enactment	
VII	B	II	746	Insider trading		A			180 days from date of enactment	
				<i>Antidisruptive practices authority; The Commission may make and promulgate such rules and regulations as, in the judgment of the Commission, are reasonably necessary to prohibit the trading practices described in paragraph (5) and any other trading practice that is disruptive of fair and equitable trading</i>		M			180 days from date of enactment	
VII	B	II	747			A			180 days from date of enactment	
				<i>Commodity whistleblower incentives and protection; The Commission shall have the authority to issue such rules and regulations as may be necessary or appropriate to implement the provisions of this section consistent with the purposes of this section</i>		A		amends 7 U.S.C. 1 et seq. section 23(g)(5)	180 days from date of enactment	On the Commission’s whistleblower award program, including a description of the number of awards granted and the types of cases in which awards were granted , customer education initiatives that were funded, the balance, the amounts deposited into or credited, the amount of earnings on investments, the amount paid to whistleblowers, the amount paid for customer education initiatives, and a complete set of audited financial statements, including a balance sheet, income statement, and cash flow analysis.
VII	B	II	748			A			180 days from date of enactment	
VII	B	II	749	Conforming amendments		A			180 days from date of enactment	

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments	
				Study on oversight of carbon markets; <i>There is established to carry out this section an interagency working group (referred to in this section as the “interagency group”) composed of the following members or designees: The Chairman of the Commodity Futures Trading Commission (referred to in this section as the “Commission”), who shall serve as Chairman of the interagency group, The Secretary of Agriculture, The Secretary of the Treasury, The Chairman of the Securities and Exchange Commission, The Administrator of the Environmental Protection Agency, The Chairman of the Federal Energy Regulatory Commission, The Commissioner of the Federal Trade Commission, The Administrator of the Energy Information Administration</i>							
VII	B	II	750		Yes	A	under (e), (f)(1), and (g)	under (e)	no later than 180 days after enactment	on the oversight of existing and prospective carbon markets to ensure an efficient, secure, and transparent carbon market, including oversight of spot markets and derivative markets.	
VII	B	II	751	Energy and environmental markets advisory committee		A			180 days from date of enactment		
				International harmonization; <i>In order to promote effective and consistent global regulation of swaps and security-based swaps, the Commodity Futures Trading Commission, the Securities and Exchange Commission, and the prudential regulators (as that term is defined in section 1a(39) of the Commodity Exchange Act), as appropriate, shall 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</i>							
VII	B	II	752		Yes	3 (A, A, A)			180 days from date of enactment		
VII	B	II	753	Antimarket manipulation authority		A			on the date on which the final rule promulgated by the Commodity Futures Trading Commission pursuant to this Act takes effect		
VII	B	II	754	Effective date					180 days from date of enactment		

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

<u>Title</u>	<u>Chapter</u>	<u>Part</u>	<u>Section</u>	<u>Name: Rulemaking</u>	<u>Multiple Agencies</u>	<u>Rulemaking</u>	<u>Study Required</u>	<u>Report Required (Congress)</u>	<u>Effective Date</u>	<u>Comments</u>
				<p>Definitions under the Securities Exchange Act of 1934; <i>The Commission shall define, by rule or regulation, the term 'substantial position' at the threshold that the Commission 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; In setting such definitions, the Commission shall consider the person's relative position in uncleared as opposed to cleared security-based swaps and may take into consideration the value and quality of collateral held against counterparty exposures; The Commission shall exempt 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. The Commission shall promulgate regulations to establish factors with respect to the making of any determination to exempt; The Securities and Exchange Commission may, by rule, further define—(1) the term "commercial risk"; (2) any other term included in an amendment to the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)) made by this subtitle; 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 (as such terms are defined in the amendments made by subsection (a)) for the purpose of including transactions and entities that have been structured to evade this subtitle or the amendments made by this subtitle</i></p>	No	4 (M, M, M, A)			180 days from date of enactment	
VII	B	II	761	Repeal of prohibition on regulation of security-based swap agreements					180 days from date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

<u>Title</u>	<u>Chapter</u>	<u>Part</u>	<u>Section</u>	<u>Name: Rulemaking</u>	<u>Multiple Agencies</u>	<u>Rulemaking</u>	<u>Study Required</u>	<u>Report Required (Congress)</u>	<u>Effective Date</u>	<u>Comments</u>
VII	B	II	763	<p>Amendments to the Securities Exchange Act of 1934; <i>The Commission shall adopt rules for a clearing agency's submission for approval, pursuant to this paragraph, of any group, category, type, or class of security-based swaps that the clearing agency seeks to accept for clearing; The Commission is authorized to provide by rule for the public availability of security-based swap transaction and pricing data; With respect to the rule providing for the public availability of transaction and pricing data for security-based swaps described in clauses (i) and (ii) of subparagraph (C), the rule promulgated by the Commission shall contain provisions— "(i) to ensure such information does not identify the participants; "(ii) to specify the criteria for determining what constitutes a large notional security-based swap transaction (block trade) for particular markets and contracts; "(iii) to specify the appropriate time delay for reporting large notional security-based swap transactions (block trades) to the public; and "(iv) that take into account whether the public disclosure will materially reduce market liquidity; The Commission shall prescribe rules governing the regulation of security-based swap execution facilities under this section; As a means reasonably designed to prevent fraud or manipulation, the Commission, by rule, regulation, or order, as necessary or appropriate in the public interest, for the protection of investors, or otherwise in furtherance of the purposes of this title; The Commission on an ongoing basis shall review each security-based swap, or any group, category, type, or class of security-based swaps to make a determination that such security-based swap, or group, category, type, or class of security-...</i></p>	Yes	18 (M, A, M, M, M, M, M, A, M, M, M, M, A, M, A, M, M)			date of enactment	

Dodd-Frank Act

<u>Title</u>	<u>Chapter</u>	<u>Part</u>	<u>Section</u>	<u>Name: Rulemaking</u>	<u>Multiple Agencies</u>	<u>Rulemaking</u>	<u>Study Required</u>	<u>Report Required (Congress)</u>	<u>Effective Date</u>	<u>Comments</u>
VII	B	II	763-2	<p>...based swaps should be required to be cleared; the Commission shall adopt rules for reviewing, pursuant to this subsection, 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; The Commission shall adopt rules governing persons that are registered as clearing agencies for security-based swaps under this title; The Commission may exempt, conditionally or unconditionally, a security-based swap execution facility from registration under this section if the Commission finds that the facility is subject to comparable, comprehensive supervision and regulation on a consolidated basis by the Commodity Futures Trading Commission; The Commission shall prescribe rules governing the regulation of security-based swap execution facilities under this section the Commission may prescribe by rule, regulation, or order, any money, securities, or property of the security-based swaps customer of a broker, dealer, or security-based swap dealer described in subsection (b) may be commingled and deposited as provided in this section with any other money, securities, or property received by the broker, dealer, or security-based swap dealer and required by the Commission to be separately accounted for and treated and dealt with as belonging to the security-based swaps customer of the broker, dealer, or security-based swap dealer; Money described in subsection (b) may be invested in obligations of the United States, in general obligations of any State or of any political subdivision of a State, and in obligations fully guaranteed as to principal and interest by the United States, or in any other investment that the Commission may by rule or regulation prescribe, and such investments shall be made in accordance with such rules and regulations and subject to such conditions as the Commission may</p>	Yes	18 (M, A, M, M, M, M, M, A, M, M, M, M, A, M, A, M, M)			date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
VII	B	II	763-3	<p>prescribe; The Commission shall, for the purposes of this subsection, by rules and regulations define, and prescribe means reasonably designed to prevent, such transactions, acts, practices, and courses of business as are fraudulent, deceptive, or manipulative, and such quotations as are fictitious; As a means reasonably designed to prevent fraud and manipulation, the Commission shall, by rule or regulation, as necessary or appropriate in the public interest or for the protection of investors, establish limits (including related hedge exemption provisions) on the size of positions in any security-based swap that may be held by any person. In establishing such limits, the Commission may require any person to aggregate positions; The Commission, by rule, regulation, or order, may conditionally or unconditionally exempt 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 Commission may establish under this section with respect to position limits; As a means reasonably designed to prevent fraud or manipulation, the Commission, by rule, regulation, or order, as necessary or appropriate in the public interest, for the protection of investors, or otherwise in furtherance of the purposes of this title, may direct a self-regulatory organization; The Commission, by rule or regulation, may 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 paragraphs (1) and (2) of subsection (a) under this section to report such information as the Commission may prescribe regarding any position or positions in any ...</p>	Yes	18 (M, A, M, M, M, M, M, M, A, M, M, M, M, A, M, A, M, M)			date of enactment	
VII	B	II	763-4	<p>...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 paragraphs (1) and (2) of subsection (a) under this section; The Commission is authorized to provide by rule for the public availability of security-based swap transaction, volume, and pricing data; The Commission shall prescribe data collection and data maintenance standards for security-based swap data repositories</p>	Yes	18 (M, A, M, M, M, M, M, M, A, M, M, M, M, A, M, A, M, M)			date of enactment	
VII	B	II	764	<p>Registration and regulation of security-based swap dealers and major security-based swap participants; The application shall be made in such form and manner as prescribed by the Commission, and shall contain such information, as the Commission considers necessary concerning the business in which the applicant is or will be engaged; the Commission may prescribe rules applicable to 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; the Commission shall issue rules under this section to provide for the registration of security-based swap dealers and major security-based swap participants; The Commission shall adopt rules for persons that are registered as security-based swap dealers or major security-based swap participants under this section; The prudential regulators, in consultation with the Commission and the Commodity Futures....</p>	Yes	9 (M, A, M, M, M, M, M, M, M)			180 days from date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
VII	B	II	764-2	...Trading Commission, shall adopt rules for security-based swap dealers and major security-based swap participants, with respect to their activities as a swap dealer or major swap participant, for which there is a prudential regulator; Each registered security-based swap dealer and major security-based swap participant—“(A) shall make such reports as are required by the Commission, by rule or regulation, regarding the transactions and positions and financial condition of the registered security-based swap dealer or major security-based swap participant; The Commission shall adopt rules governing reporting and recordkeeping for security-based swap dealers and major security-based swap participants; The Commission shall adopt rules governing daily trading records for security-based swap dealers and major security-based swap participants; the Commission shall prescribe rules under this subsection governing business conduct standards for security-based swap dealers and major security-based swap participants	Yes	9 (M, A, M, M, M, M, M, M, M, M)			180 days from date of enactment	
VII	B	II	765	Rulemaking on conflict of interest; the Securities and Exchange Commission shall adopt 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; The Commission shall adopt rules if the Commission determines, after the review described in subsection (a), 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 security-based swap dealer or major security-based swap participant’s conduct of business with, a clearing agency, national securities exchange, or security-based swap execution facility that clears, posts, or makes available for trading security-based swaps and in which such security-based swap dealer or major security-based swap participant has a material debt or equity investment	No	2 (M, M)			180 days from date of enactment	
VII	B	II	766	Reporting and recordkeeping; The Commission shall promulgate an interim final rule within 90 days of the date of enactment of this section providing for the reporting of each security-based swap entered into before the date of enactment as referenced in subparagraph (A)	No	M			180 days from date of enactment	
VII	B	II	767	State gaming and bucket shop laws		A			180 days from date of enactment	
VII	B	II	768	Amendments to the Securities Act of 1933; treatment of security-based swaps		A			180 days from date of enactment	
VII	B	II	769	Definitions under the Investment Company Act of 1940		A			180 days from date of enactment	
VII	B	II	770	Definitions under the Investment Advisors Act of 1940		A			180 days from date of enactment	
VII	B	II	771	Other authority		A			180 days from date of enactment	
VII	B	II	772	Jurisdiction					180 days from date of enactment	
VII	B	II	773	Civil Penalties						
VII	B	II	774	Effective date					180 days from date of enactment	
Payment, Clearing, and Settlement Supervision										
VIII			801	Short title					date of enactment	Payment, Clearing, and Settlement Supervision Act of 2010
VIII			802	Findings and purposes					date of enactment	
VIII			803	Definitions					date of enactment	
VIII			804	Designation of systemic importance					date of enactment	

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
VIII			805	Standards for systemically important financial market utilities and payment, clearing, or settlement activities; <i>The Commodity Futures Trading Commission and the Commission may each prescribe regulations, in consultation with the Council and the Board of Governors, 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</i>	Yes	2 (A, A)			date of enactment	
VIII			806	Operations of designated financial market utilities; <i>subject to any applicable rules, orders, standards, or guidelines prescribed by the Board of Governors</i>		M			date of enactment	
VIII			807	Examination of and enforcement actions against designated financial market utilities					date of enactment	
VIII			808	Examination of and enforcement actions against financial institutions subject to standards for designated activities					date of enactment	
VIII			809	Requests for information, reports, or records					date of enactment	
VIII			810	Rulemaking; <i>The Board of Governors and the Council are authorized to prescribe such rules and issue such orders as may be necessary to administer and carry out the authorities and duties granted to the Board of Governors or the Council, respectively, and prevent evasions thereof</i>		2 (M, M)			date of enactment	
VIII			811	Other authority					date of enactment	
VIII			812	Consultation	Yes				1 day after date of enactment	the SEC shall consult with the Board of Governors
VIII			813	Common Framework for Designated Clearing Entity Risk Management	Yes			under section	1 day after date of enactment	joint report
Investor Protections and Improvements to the Regulation of Securities										
IX			901	Short title					1 day after date of enactment	Investor Protection and Securities Reform Act of 2010
IX	A		911	Investor Advisory Committee established					1 day after date of enactment	
IX	A		912	Clarification of authority of the Commission to engage in investor testing					1 day after date of enactment	

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
				Study and rulemaking regarding obligations of brokers, dealers, and investment advisers; <i>If The Commission may commence a rulemaking, as necessary or appropriate in the public interest and for the protection of retail customers (and such other customers as the Commission 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; the Commission may promulgate rules 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 Commission 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 section 211 of the Investment Advisers Act of 1940; The Commission may promulgate rules 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 Commission 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</i>	No	3 (A, A, A)	under (c)(1)	under (d)	no later than one year after enactment	to evaluate the effectiveness of existing legal or regulatory standards of care (and determine if there are gaps) for brokers, dealers, investment advisers, persons associated with brokers or dealers, and persons associated with investment advisers for providing personalized investment advice and recommendations about securities to retail customers imposed by the Commission and FINRA, and other Federal and State legal or regulatory standards
IX	A		913		No	3 (A, A, A)	under (c)(1)	under (d)	no later than one year after enactment	
IX	A		914	Study on Enhancing Investment Advisor Examinations					1 day after date of enactment	
				Office of the Investor Advocate; <i>The Commission shall, by regulation, establish procedures requiring a formal response to all recommendations submitted to the Commission by the Investor Advocate, not later than 3 months after the date of such submission</i>	No	M			1 day after date of enactment	
IX	A		915		No	M			1 day after date of enactment	
				Streamlining of filing procedures for self-regulatory organizations; <i>Not later than 180 days after the date of enactment of the Investor Protection and Securities Reform Act of 2010, after consultation with other regulatory agencies, the Commission shall promulgate rules setting forth the procedural requirements of the proceedings required under this paragraph</i>						
IX	A		916			2 (A, M)	under section	under (b)	no later than two years from date of enactment	the existing level of financial literacy among retail investors, including subgroups of investors identified by the Commission, methods to improve the timing, content, and format of disclosures to investors with respect to financial intermediaries, investment products, and investment services, and the most useful and understandable relevant information that retail investors need to make informed financial decisions before engaging a financial intermediary or purchasing an investment product or service that is typically sold to retail investors
IX	A		917	Study regarding financial literacy among investors		A	under (a)	under (b)	no later than eighteen months from date of enactment	existing and proposed regulatory requirements for open-end investment company advertisements, current marketing practices for the sale of open-end investment company shares, and recommendations to improve investor protections in mutual fund advertising
IX	A		918	Studies regarding mutual fund advertising		A			no later than eighteen months from date of enactment	
IX	A		919	Clarification of Commission authority to require investor disclosures before purchase of investment products and services; <i>the Commission may issue rules 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</i>		A			no later than eighteen months from date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
IX	A		919A	Study on conflicts of interest	No		under (a)	under (c)	no later than eighteen months from date of enactment	to identify and examine potential conflicts of interest that exist between the staffs of the investment banking and equity and fixed income securities analyst functions within the same firm, and to make recommendations to Congress designed to protect investors in light of such conflicts.
IX	A		919B	Study on improved investor access to information on investment advisers and broker-dealers	No	A	under (a)		1 day after date of enactment	ways to improve the access of investors to registration information about registered and previously registered investment advisers, associated persons of investment advisers, brokers and dealers and their associated persons on the existing Central Registration Depository and Investment Adviser Registration Depository systems
IX	A		919C	Study on financial planners and the use of financial designations	No	A		under (d)	no later than 180 days after enactment	the effectiveness of State and Federal regulations to protect consumers from individuals who hold themselves out as financial planners through the use of misleading designations, current State and Federal oversight structure and regulations for financial planners, and legal or regulatory gaps in the regulation of financial planners and other individuals who provide or offer to provide financial planning services to consumers
IX	A		919D	Ombudsman	No	A		under 4(g)(8)(D)		
IX	B		921	Authority to restrict mandatory pre-dispute arbitration; <i>The Commission, by rule, may prohibit, or impose 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 there under or the rules of a self-regulatory organization if it finds that such prohibition, imposition of conditions, or limitations are in the public interest and for the protection of investors</i>	No	A			1 day after date of enactment	
IX	B		922	Whistleblower protection; <i>The Commission shall have the authority to issue such rules and regulations as may be necessary or appropriate to implement the provisions of this section consistent with the purposes of this section</i>	No	M	under (a) amends 15 U.S.C. 78a et seq. section 21F(d)	under (a) amends 15 U.S.C. 78a et seq. section 21F(g)(5)	no later than 30 months after enactment	whether the final rules and regulation issued under the amendments made by this section have made the whistleblower protection program clearly defined, promoted of the website of the Commission, the Commission is prompt in its responses to information, prompt in applications for awards, updates about the status of applications, the appeals process has been unduly burdensome for the Commission; the funding mechanism for the Investor Protection Fund is adequate
IX	B		923	Conforming amendments for whistle blower protection					1 day after date of enactment	
IX	B		924	Implementation and transition provisions for whistleblower protection; <i>The Commission shall issue final regulations implementing the provisions of section 21F of the Securities Exchange Act of 1934, as added by this subtitle, not later than 270 days after the date of enactment of this Act</i>	No	M			1 day after date of enactment	
IX	B		925	Collateral bars		A			1 day after date of enactment	
IX	B		926	Disqualifying felons and other "bad actors" from Regulation D offerings; <i>Not later than 1 year after the date of enactment of this Act, the Commission shall issue rules for the disqualification of offerings and sales of securities made under section 230.506 of title 17, Code of Federal Regulations</i>	No	A			1 day after date of enactment	
IX	B		927	Equal treatment of self-regulatory organization rules		A			1 day after date of enactment	
IX	B		928	Clarification that section 205 of the Investment Advisers Act of 1940 does not apply to state-registered advisers		A			1 day after date of enactment	
IX	B		929	Unlawful margin lending		A			1 day after date of enactment	
IX	B		929A	Protection for employees of subsidiaries and affiliates of publicly traded companies		A			1 day after date of enactment	
IX	B		929B	Fair Fund amendments		A			1 day after date of enactment	
IX	B		929C	Increasing the borrowing limit on Treasury loans		A			1 day after date of enactment	
IX	B		929D	Lost and stolen securities		A			1 day after date of enactment	
IX	B		929E	Nationwide service of subpoenas		A			1 day after date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
IX	B		929F	Formerly associated persons		A			1 day after date of enactment	
				Streamlined hiring authority for market specialists; <i>The Commission may set the rate of pay for experts and consultants appointed under the authority of section 3109 of title 5, United States Code, in the same manner in which it sets the rate of pay for employees of the Commission</i>						
IX	B		929G		No	A			1 day after date of enactment	
IX	B		929H	SIPC Reforms		A		amends 15 U.S.C. 78fff-3(9)(e)(3)	1 day after date of enactment	stating the maximum cash advance amount
IX	B		929I	Protecting confidentiality of materials submitted to the Commission		A			1 day after date of enactment	
IX	B		929J	Expansion of audit information to be produced and exchanged		A			1 day after date of enactment	
IX	B		929K	Sharing privileged information with other authorities		A			1 day after date of enactment	
IX	B		929L	Enhanced application of antifraud provisions		A			1 day after date of enactment	
IX	B		929M	Aiding and abetting authority under the Securities Act and the Investment Company Act		A			1 day after date of enactment	
IX	B		929N	Authority to impose penalties for aiding and abetting violations of the Investment Advisers Act		A			1 day after date of enactment	
				Aiding and abetting standard of knowledge satisfied by recklessness; <i>In any cease-and-desist proceeding under subsection (a), the Commission may impose a civil penalty on a person if the Commission finds, on the record, after notice and opportunity for hearing</i>						
IX	B		929 O		No	A			1 day after date of enactment	
IX	B		929P	Strengthening enforcement by the commission						
IX	B		929Q	Revision to record keeping rule						
IX	B		929R	Beneficial ownership and short-swing profit reporting						
IX	B		929S	Fingerprinting						
IX	B		929T	Equal treatment of self-regulatory organization rules						
IX	B		929U	Deadline for completing examinations, inspections and enforcement actions						
IX	B		929V	Security investor protection act amendments						
				Notice to Missing Security Holders; <i>The Commission shall adopt such rules, regulations, and orders necessary to implement this subsection no later than 1 year after the date of enactment of this subsection. In proposing such rules, the Commission shall seek to minimize disruptions to current systems used by or on behalf of paying agents to process payment to account holders and avoid requiring multiple paying agents to send written notification to a missing security holder regarding the same not yet negotiated check</i>						
IX	B		929 W		No	M			1 day after date of enactment	
				Short Sale Reforms; <i>The Commission shall prescribe 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 Commission following the end of the reporting period. At a minimum, such public disclosure shall occur every month; The Commission shall issue such other rules as are necessary or appropriate to ensure that the appropriate enforcement options and remedies are available for violations of this subsection in the public interest or for the protection of investors; The Commission, by rule, as it deems necessary or appropriate in the public interest and for the protection of investors, may prescribe the form, content, time, and manner of delivery of any notice required under this paragraph\</i>						
XI	B		929X		No	2 (M, M, M)			1 day after date of enactment	
IX	B		929Y	Study on extraterritorial private rights of action						
IX	B		929Z	GAO study on securities litigation						

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
IX	C		931	Findings		A			1 day after date of enactment	
				Enhanced regulation, accountability, and transparency of nationally recognized statistical rating organizations; <i>Each nationally recognized statistical rating organization shall establish, maintain, enforce, and document an effective internal control structure governing the implementation of and adherence to policies, procedures, and methodologies for determining credit ratings, taking into consideration such factors as the Commission may prescribe, by rule; The Commission shall prescribe rules requiring each nationally recognized statistical rating organization to submit to the Commission an annual internal controls report; The Commission may exempt a small nationally recognized statistical rating organization from the limitations under this paragraph, if the Commission finds that compliance with such limitations would impose an unreasonable burden on the nationally recognized statistical rating organization; The Commission shall, by rule, require that each nationally recognized statistical rating organization publicly disclose information on the initial credit ratings determined by the nationally recognized statistical rating organization 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 nationally recognized statistical rating organizations; The Commission shall require, by rule, each nationally recognized statistical rating organization to prescribe a form to accompany the publication of each credit rating that discloses—“(A) information relating to—“(i) the assumptions ...</i>		8 (A, M, A, M, M, M, M, A)			1 day after date of enactment	
IX	C		932	...underlying the credit rating procedures and methodologies; “(ii) the data that was relied on to determine the credit rating; and “(iii) if applicable, how the nationally recognized statistical rating organization used servicer or remittance reports, and with what frequency, to conduct surveillance of the credit rating; and “(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 nationally recognized statistical rating organization; The Commission shall adopt rules requiring a nationally recognized statistical rating organization, at the time at which the nationally recognized statistical rating organization produces a rating, to disclose the certification described in subparagraph (B) to the public in a manner that allows the public to determine the adequacy and level of due diligence services provided by a third party; If the Commission finds that compliance with the provisions of this subsection present an unreasonable burden on a small nationally recognized statistical rating organization, the Commission may permit the nationally recognized statistical rating organization to delegate such responsibilities to a committee that includes at least one individual who is a user of ratings of a nationally recognized statistical rating organization	No	8 (A, M, A, M, M, M, M, A)				
IX	C		932-2	State of mind in private actions; <i>The Commission shall issue such rules as may be necessary to carry out this subsection</i>	No					
IX	C		933	Referring tips to law enforcement or regulatory authorities		A			1 day after date of enactment	
IX	C		934	Referring tips to law enforcement or regulatory authorities		A			1 day after date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name; Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
IX	C		935	Consideration of information from sources other than the issuer in rating decisions		A			1 day after date of enactment	
				Qualification standards for credit rating analysts; <i>Not later than 1 year after the date of enactment of this Act, the Commission shall issue rules that are reasonably designed to ensure that any person employed by a nationally recognized statistical rating organization to perform credit ratings</i>						
IX	C		936		No	M			1 day after date of enactment	
				Timing of regulations; <i>Unless otherwise specifically provided in this subtitle, the Commission shall issue final regulations, as required by this subtitle and the amendments made by this subtitle, not later than 1 year after the date of enactment of this Act</i>						
IX	C		937			M			1 day after date of enactment	
				Universal ratings symbols; <i>The Commission shall require, by rule, each nationally recognized statistical rating organization 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 nationally recognized statistical rating organization 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</i>						
IX	C		938			M			1 day after date of enactment	
IX	C		939	Removal of statutory references to credit ratings		A	under (h)	under (h)(2), no later than one year after enactment on study	no later than two years of date of enactment	standardizing credit ratings terminology, the market stress conditions under which ratings are evaluated, credit rating terminology across asset classes, so that named ratings correspond to a standard range of default probabilities and expected losses independent of asset class and issuing entity, and requiring a quantitative correspondence between credit ratings and a range of default probabilities and loss expectations under standardized conditions of economic stress
IX	C		939A	Review of reliance on ratings		A	under (a)	under (c)	no later than 3 years after date of enactment	how the independence of nationally recognized statistical rating organizations affects the ratings issued by the nationally recognized statistical rating organizations.
IX	C		939B	Elimination of exemption from fair disclosure rule		A	under (a)	under (b)	no later than eighteen months from date of enactment	on alternative means for compensating nationally recognized statistical rating organizations in order to create incentives for nationally recognized statistical rating organizations to provide more accurate credit ratings, including any statutory changes that would be required to facilitate the use of an alternative means of compensation
IX	C		939C	Securities and Exchange Commission study on strengthening credit rating agency independence		A	under (a)	under (b)	No later than 1 year after the date of publication of the rules issued by the Commission pursuant to section 936	on the feasibility and merits of creating an independent professional organization for rating analysts employed by nationally recognized statistical rating organizations that would be responsible for—establishing independent standards for governing the profession of rating analysts, establishing a code of ethical conduct, and overseeing the profession of rating analysts

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
IX	C		939D	Initial credit rating assignments; <i>The Commission shall, if it determines necessary and appropriate, issue further rules and regulations on the composition of the membership of the Board and the responsibilities of the members; The Commission has the authority to regulate the activities of the Board, and issue any further regulations of the Board it deems necessary, not in contravention with the intent of this section</i>		2 (M, A)	under (a) amends 15 U.S.C. 78o-7, section 15F(2)(B)(i)	NA	no later than one year after date of enactment	of the securitization and ratings process and provide recommendations to the Commission
IX	C		939E	Government Accountability Office study on the creation of an independent professional analyst organization			under (a)	under (b)	No later than 1 year after the date of publication of the rules issued by the Commission pursuant to section 936	on the feasibility and merits of creating an independent professional organization for rating analysts employed by nationally recognized statistical rating organizations that would be responsible for—establishing independent standards for governing the profession of rating analysts, establishing a code of ethical conduct, and overseeing the profession of rating analysts
IX	C		939 F	Study and Rulemaking on Assigned Credit Ratings; <i>After submission of the report under subsection (c), the Commission shall, by rule, as the Commission determines is necessary or appropriate in the public interest or for the protection of investors, establish a system for the assignment of nationally recognized statistical rating organizations 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 nationally recognized statistical rating organization that will determine the initial credit ratings and monitor such credit ratings. In issuing any rule under this paragraph, the Commission shall give thorough consideration to the provisions of section 15E(w) of the Securities Exchange Act of 1934, as that provision would have been added by section 939D of H.R. 4173 (111th Congress), as passed by the Senate on May 20, 2010, and shall implement the system described in such section 939D unless the Commission determines that an alternative system would better serve the public interest and the protection of investors</i>	No	M	under (b)	under (c)		
IX	C		939G	Effect of Rule 436(g)						
IX	C		939H	Sense of Congress; <i>It is the sense of Congress that the Securities and Exchange Commission should exercise the rulemaking authority of the Commission under section 15E(h)(2)(B) of the Securities Exchange Act of 1934 (15 U.S.C. 78o-7(h)(2)(B)) to prevent improper conflicts of interest arising from employees of nationally recognized statistical rating organizations providing services to issuers of securities that are unrelated to the issuance of credit ratings, including consulting, advisory, and other services</i>		M				

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
IX	D		941	Regulation of credit risk retention; <i>Not later than 270 days after the date of enactment of this section, the Federal banking agencies and the Commission shall jointly prescribe 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; provide for a total or partial exemption for the securitization of an asset issued or guaranteed by the United States, or an agency of the United States, as the Federal banking agencies and the Commission jointly determine appropriate in the public interest and for the protection of investors, except that, for purposes of this clause, the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation are not agencies of the United States; The regulations prescribed under subsection (b) shall establish asset classes with separate rules for securitizers of different classes of assets, including residential mortgages, commercial mortgages, commercial loans, auto loans, and any other class of assets that the Federal banking agencies and the Commission deem appropriate;</i>	No	6 (M, M, M, M, A, A)			1 day after date of enactment	
IX	D		942	Disclosures and reporting for asset-backed securities; <i>In The Federal banking agencies and the Commission may jointly adopt or issue exemptions, exceptions, or adjustments to the rules issued under this section, including exemptions, exceptions, or adjustments for classes of institutions or assets relating to the risk retention requirement and the prohibition on hedging under subsection (c)(1); The Chairperson of the Financial Stability Oversight Council shall coordinate all joint rulemaking required under this section; The Commission shall adopt regulations under this subsection requiring each issuer of an asset-backed security to disclose, for each tranche or class of security, information regarding the assets backing that security</i>	Yes	4 (A, A, M, M)			1 day after date of enactment	
IX	D		943	Representations and warranties in asset-backed offerings; <i>Not later than 180 days after the date of enactment of this Act, the Securities and Exchange Commission shall prescribe regulations on the use of representations and warranties in the market for asset-backed securities (as that term is defined in section 3(a)(77) of the Securities Exchange Act of 1934, as added by this subtitle)</i>	No	M			1 day after date of enactment	
IX	D		944	Exempted transactions under the Securities Act of 1933					1 day after date of enactment	
IX	D		945	Due diligence analysis and disclosure in asset-backed securities issues; <i>the Commission shall issue rules relating to the registration statement required to be filed by any issuer of an asset-backed security (as that term is defined in section 3(a)(77) of the Securities Exchange Act of 1934) that require any issuer of an asset-backed security</i>	No	M			1 day after date of enactment	
IX	D		946	Study on the macroeconomic effects of risk retention requirements	No	A	under (a)	under (b)	1 day after date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
IX	E		951	Shareholder vote on executive compensation disclosures; <i>The Commission may, by rule or order, exempt an issuer or class of issuers from the requirement under subsection (a) or (b). In determining whether to make an exemption under this subsection, the Commission shall take into account, among other considerations, whether the requirements under subsections (a) and (b) disproportionately burdens small issuers; T</i>		A			1 day after date of enactment	
IX	E		952	<i>Not later than 360 days after the date of enactment of this section, the Commission shall, by rule, direct the national securities exchanges and national securities associations to prohibit the listing of any equity security of an issuer, other than an issuer that is a controlled company, limited partnership, company in bankruptcy proceedings, open-ended management investment company that is registered under the Investment Company Act of 1940, or a foreign private issuer that provides annual disclosures to shareholders of the reasons that the foreign private issuer does not have an independent compensation committee, that does not comply with the requirements of this subsection; The rules of the Commission under paragraph (1) shall permit a national securities exchange or a national securities association to exempt a particular relationship from the requirements of paragraph (2), with respect to the members of a compensation committee, as the national securities exchange or national securities association determines is appropriate, taking into consideration the size of an issuer and any other relevant factors; Not later than 360 days after the date of enactment of this section, the Commission shall, by rule, direct the national securities exchanges and national securities associations to prohibit the listing of any security of an issuer that is not in compliance with the</i>		3 (M, M, M)			1 day after date of enactment	
IX	E		953	Executive compensation disclosures; <i>The Commission shall, by rule, require 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 section 229.402 of title 17, Code of Federal Regulations (or any successor thereto)</i>		M			1 day after date of enactment	
IX	E		954	Recovery of erroneously awarded compensation; <i>The Commission shall, by rule, direct the national securities exchanges and national securities associations to prohibit the listing of any security of an issuer that does not comply with the requirements of this section</i>		M			1 day after date of enactment	
IX	E		955	Disclosure regarding employee and director hedging; <i>The Commission shall, by rule, 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</i>		M			1 day after date of enactment	
IX	E		956	Enhanced compensation structure reporting					1 day after date of enactment	
IX	E		957	Voting by brokers						
IX	F		961	Report and certification of internal supervisory controls				under (a)	1 day after date of enactment	examinations of registered entities, enforcement investigations, and review of corporate financial securities filings

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments	
IX	F		962	Triennial report on personnel management				under (a)	1 day after date of enactment	on the quality of personnel management by the Commission	
IX	F		963	Annual financial controls audit				under (a)(1)	1 day after date of enactment	describes the responsibility of the management of the Commission for establishing and maintaining an adequate internal control structure and procedures for financial reporting, and contains an assessment of the effectiveness of the internal control structure and procedures for financial reporting of the Commission during that fiscal year.	
IX	F		964	Report on oversight of national securities associations				under (a)	1 day after date of enactment	an evaluation of the oversight by the Commission of national securities associations registered under section 15A of the Securities Exchange Act of 1934 (15 U.S.C. 78o-3)	
IX	F		965	Compliance examiners					1 day after date of enactment		
IX	F		966	Suggestion program for employees of the Commission; <i>The Inspector General of the Commission shall establish and maintain a telephone hotline or other electronic means for the receipt of suggestions and allegations</i>		A		under (a) amends 15 U.S.C. 78a et seq. by inserting 4D(d)	1 day after date of enactment	the nature, number, and potential benefits of any suggestions, the nature, number, and seriousness of any allegations received, any recommendations made or actions taken by the Inspector General in response to substantiated allegations received, and any action the Commission has taken in response to suggestions or allegations received	
IX	F		967	Commission organizational study and reform		A			1 day after date of enactment		
IX	F		968	Study on SEC revolving door		A			1 day after date of enactment		
IX	G		971	Proxy access; <i>The rules and regulations prescribed by the Commission under paragraph (1) may include—“(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); The Commission may issue rules permitting 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 Commission determines are in the interests of shareholders and for the protection of investors; The Commission may, by rule or order, exempt an issuer or class of issuers from the requirement made by this section or an amendment made by this section. In determining whether to make an exemption under this subsection, the Commission shall take into account, among other considerations, whether the requirement in the amendment made by subsection (a) disproportionately burdens small issuers</i>		3 (M, A, A)			1 day after date of enactment		
IX	G		972	Disclosures regarding chairman and CEO structures; <i>Not later than 180 days after the date of enactment of this subsection, the Commission shall issue 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)</i>		M				1 day after date of enactment	
IX	H		975	Regulation of municipal securities and changes to the board of the MSRB					effective October 1, 2010		
IX	H		976	Government Accountability Office study of increased disclosure to investors		A	under (a)	under (c)	no later than twenty-four months after date of enactment	review of the disclosure required to be made by issuers of municipal securities	
IX	H		977	Government Accountability Office study on the municipal securities markets		A	under (a)	under (b)	no later than eighteen months from date of enactment	of the municipal securities markets	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
IX	H		978	funding for Government Accounting Standards Board			under (a)	under (c)	no later than 270 days from the date of enactment	That evaluates the role and importance of the Government Accounting Standards Board (GASB) in the municipal securities markets, the manner in which the GASB is funded, how such manner of funding affects the financial information available to securities investors, the advisability of changes to the manner in which the GASB is funded, and whether legislative changes to the manner in which the GASB is funded are necessary for the benefit of investors and in the public interest.
IX	H		979	Commission Office of Municipal Securities					1 day after date of enactment	
IX	I		981	Authority to share certain information with foreign authorities		A			1 day after date of enactment	
IX	I		982	Oversight of brokers and dealers					180 days from the date of enactment	
IX	I		983	Portfolio margining					1 day after date of enactment	
IX	I		984	Loan or borrowing of securities; <i>Not later than 2 years after the date of enactment of this Act, the Commission shall promulgate rules that are designed to increase the transparency of information available to brokers, dealers, and investors, with respect to the loan or borrowing of securities</i>		M			1 day after date of enactment	
IX	I		985	Technical corrections to Federal securities law					1 day after date of enactment	
IX	I		986	Conforming amendments relating to repeal of the Public Utility Holding Company Act of 1935		A			1 day after date of enactment	
IX	I		987	Amendment to definition of material loss and nonmaterial losses to the Deposit Insurance Fund for purposes of Inspector General reviews		A			1 day after date of enactment	
IX	I		988	Amendment to definition of material loss and nonmaterial losses to the National Credit Union Share Insurance Fund for purposes of Inspector General reviews		A			1 day after date of enactment	
IX	I		989	Government Accountability Office study on proprietary trading		A	under (b)	under (c)	no later than fifteen months after date of enactment	regarding the risks and conflicts associated with proprietary trading by and within covered entities
IX	I		989A	Senior investor protections		A			1 day after date of enactment	
IX	I		989B	Designated Federal entity Inspectors General independence		A			1 day after date of enactment	
IX	I		989C	Strengthening Inspector General accountability		A			1 day after date of enactment	
IX	I		989D	Removal of Inspectors General of designated Federal entities		A			1 day after date of enactment	
IX	I		989E	Additional oversight of financial regulatory system		A			1 day after date of enactment	
IX	I		989F	GAO study of person to person lending		A	under (a)	under (b)	not later than 1 year after date of enactment	person to person lending to determine the optimal Federal regulatory structure
IX	I		989G	Exemption for nonaccelerated filers					1 day after date of enactment	
IX	I		989H	Corrective responses by heads of certain establishments to deficiencies identified by the Inspectors General					1 day after date of enactment	
IX	I		989I	GAO study regarding exemption for smaller issuers		A			1 day after date of enactment	
IX	I		989J	Further promoting the adoption of the NAIC Model Regulations					1 day after date of enactment	
IX	I		991	that enhance protection of seniors and other consumers.					first day of the fiscal year following the fiscal year in which this Act is enacted	
Bureau of Consumer Financial Protection										
X			1001	Short title					1 day after date of enactment	Consumer Financial Protection Act of 2010
X			1002	Definitions					date of enactment	
X	A		1011	Establishment of the Bureau of Consumer Financial Protection					date of enactment	
X	A		1012	Executive and administrative powers; <i>the establishment of rules for conducting the general business of the Bureau, in a manner not inconsistent with this title</i>		M			date of enactment	
X	A		1013	Administration; <i>The Director shall establish within the Bureau the Office of Fair Lending and Equal Opportunity</i>		M		under (b)(3)(C)	date of enactment	on the complaints received by the Bureau in the prior year regarding consumer financial products and services.

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
X	A		1014	Consumer Advisory Board; <i>The Director shall establish a Consumer Advisory Board to advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws, and to provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information</i>		M			date of enactment	
X	A		1015	Coordination; <i>The Bureau shall coordinate with the Commission, the Commodity Futures Trading Commission, the Federal Trade Commission, and other Federal agencies and State regulators, as appropriate, to promote consistent regulatory treatment of consumer financial and investment products and services</i>		6 (M, M, M, M, M, M)			date of enactment	
X	A		1016	Appearances before and reports to Congress		A		under section	date of enactment	prepare and submit to the President and to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives, a report, beginning with the session following the designated transfer date
X	A		1017	Funding; penalties and fines; <i>The Director shall provide to the Director of the Office of Management and Budget copies of the financial operating plans and forecasts of the Director</i>		M		under (a)(5)(B)	date of enactment	The report to the Congress shall set forth the scope of the audit and shall include the statement of assets and liabilities and surplus or deficit, the statement of income and expenses, the statement of sources and application of funds, and such comments and information as may be deemed necessary to inform Congress of the financial operations and condition of the Bureau, together with such recommendations with respect thereto as the Comptroller General may deem advisable
X	A		1018	Effective date					date of enactment	
X	B		1021	Purpose, objectives, and functions; <i>The Bureau shall seek to implement and, where applicable, enforce Federal consumer financial law consistently for the purpose of ensuring that all consumers have access to markets for consumer financial products and services and that market for consumer financial products and services are fair, transparent, and competitive.</i>		2 (M, M)			transfer date	
X	B		1022	Rulemaking authority; <i>The Director may 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</i>		M		under (d)(5) within 5 years of enactment	transfer date	
X	B		1023	Review of Bureau regulations; <i>The notice and comment procedures under section 553 of title 5, United States Code, shall not apply to any decision under this section of the Council to issue a stay of, or set aside, a regulation.</i>		M			transfer date	
X	B		1024	Supervision of nondepository covered persons; <i>The Bureau shall consult with the Federal Trade Commission prior to issuing a rule, in accordance with paragraph (1)(B), to define covered persons subject to this section. The Bureau shall issue its initial rule not later than 1 year after the designated transfer date.</i>		M			transfer date	
X	B		1025	Supervision of very large banks, savings associations, and credit unions; <i>Safeguard from retaliation against IDI or insured credit union and their officers and employees from an appeal to resolve agency conflict in supervision</i>		M			transfer date	

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

<u>Title</u>	<u>Chapter</u>	<u>Part</u>	<u>Section</u>	<u>Name: Rulemaking</u>	<u>Multiple Agencies</u>	<u>Rulemaking</u>	<u>Study Required</u>	<u>Report Required (Congress)</u>	<u>Effective Date</u>	<u>Comments</u>
X	B		1026	Other banks, savings associations, and credit unions					transfer date	
				Limitations on authorities of the Bureau; preservation of authorities; <i>the Commission shall consult and coordinate, where feasible, with the Bureau with respect to any rule (including any advance notice of proposed rulemaking) regarding an investment product or service that is the same type of product as, or that competes directly with, a consumer financial product or service that is subject to the jurisdiction of the Bureau under this title or under any other law</i>		M			transfer date	
X	B		1027	Authority to restrict mandatory pre-dispute arbitration; <i>The Bureau, by regulation, may 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.</i>		M	under (a)	under (a)	after the end of the 180-day period beginning on the effective date of the regulation, as established by the Bureau	concerning, the use of agreements providing for arbitration of any future dispute between covered persons and consumers in connection with the offering or providing of consumer financial products or services
X	B		1028							
X	B		1029							
X	B		1029A	Effective date					transfer date	
				Prohibiting unfair, deceptive, or abusive acts or practices; <i>The Bureau may prescribe 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 or service. Rules under this section may include requirements for the purpose of preventing such acts or practices.</i>		M			transfer date	
X	C		1031	Disclosures; <i>The Bureau may prescribe 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.; Combine disclosure requirements of TILA and RESPA for mortgage loan transactions</i>		2 (A, M)			transfer date	
X	C		1032	Consumer rights to access information; <i>Subject to rules prescribed by the Bureau, a covered person shall make available to a consumer, 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; Covered person must make available to a consumer, upon request, information in their possession concerning the consumer financial product or service the consumer obtained. Some</i>		2 (M, M)			transfer date	
X	C		1033	Response to consumer complaints and inquiries; <i>The Bureau shall, when prescribing any rule under this section, consult with the Federal banking agencies and the Federal Trade Commission to ensure, to the extent appropriate, that the rules—(1) impose substantively similar requirements on covered persons; (2) take into account conditions under which covered persons do business both in the United States and in other countries; and (3) do not require or promote the use of any particular technology in order to develop systems for compliance.</i>		M			transfer date	
X	C		1034							

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
X	C		1035	Private education loan ombudsman; <i>Regulations for Private Education Loan Ombudsman to receive, review, and attempt to resolve informally complaints from borrowers of private education loans</i>		M			transfer date	
X	C		1036	Prohibited acts					transfer date	
X	C		1037	Effective date					transfer date	
X	D		1041	Relation to State law; <i>The Bureau shall issue a 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.</i>		M			transfer date	
X	D		1042	Preservation of enforcement powers of States; <i>The Bureau shall prescribe regulations to implement the requirements of this section and, from time to time, provide guidance in order to further coordinate actions with the State attorneys general and other regulators.</i>		M			transfer date	
X	D		1043	Preservation of existing contracts					transfer date	
X	D		1044	clarified; <i>The Comptroller of the Currency shall periodically conduct a review, through notice and public comment, of each determination that a provision of Federal law preempts a State consumer financial law; Preemption determination on a case by case basis in accordance with Barnett Bank the State consumer financial law prevents or significantly interferes</i>		2 (M, M)		under (a) 12 U.S.C. 21 et seq. is amended by inserting after section 5136B(d)(2)	transfer date	shall address whether the agency intends to continue, rescind, or propose to amend any determination that a provision of Federal law preempts a State consumer financial law, and the reasons therefore
X	D		1045	Clarification of law applicable to nondepository institution subsidiaries		A			transfer date	
X	D		1046	State law preemption standards for Federal savings associations and subsidiaries clarified; <i>Preemption determination on a case by case basis in accordance with Barnett Bank the State consumer financial law prevents or significantly interferes</i>		M			transfer date	
X	D		1047	Visitorial standards for national banks and savings associations		A			transfer date	
X	D		1048	Effective date					transfer date	
X	E		1051	Definitions					transfer date	
X	E		1052	Investigations and administrative discovery		A			transfer date	
X	E		1053	Hearings and adjudication proceedings; <i>The Bureau is authorized to conduct hearings and adjudication proceedings with respect to any person in the manner prescribed by chapter 5 of title 5, United States Code; Implementing the hearings and adjudication proceedings of the CFPB</i>		2 (M, M)			transfer date	
X	E		1054	Litigation authority		A			transfer date	
X	E		1055	Relief available					transfer date	
X	E		1056	Referrals for criminal proceedings					transfer date	
X	E		1057	Employee protection					transfer date	
X	E		1058	Effective date					transfer date	
X	F		1061	Transfer of consumer financial protection functions; <i>The authority of the Federal Trade Commission under an enumerated consumer law to prescribe rules, issue guidelines, or conduct a study or issue a report mandated under such law shall be transferred to the Bureau on the designated transfer date.</i>		M	under (b)(5)	under (b)(5)	transfer date	on the transfer of functions of the Federal Trade Commission
X	F		1062	Designated transfer date					60 days of transfer date	
X	F		1063	Savings provisions; <i>shall, after consultation with the head of each transferor agency, identify the rules continued under subsection (h) that will be enforced by the Bureau; and (2) shall publish a list of such rules in the Federal Register</i>		M			transfer date	
X	F		1064	Transfer of certain personnel; <i>In implementing the provisions of this section, the Bureau shall coordinate with the Office of Personnel Management</i>		M			transfer date	

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
X	F		1065	Incidental transfers		A			transfer date	
X	F		1066	Interim authority of the Secretary		A			transfer date	
X	F		1067	Transition oversight		A		under (b)(2)	transfer date	The Bureau shall submit a training and workforce development plan that includes, to the extent practicable—Training and Workforce Development Plan, Workplace Flexibilities Plan, and Recruitment and Retention Plan.
X	G		1071	Small business data collection; <i>The Bureau shall prescribe such rules and issue such guidance as may be necessary to carry out, enforce, and compile data pursuant to this section.</i>		M			1 day after date of enactment	
X	G		1072	GAO study on the effectiveness and impact of various appraisal methods		A	under (a)	under (b)(2)	no later than 1 year after date of enactment	various appraisal methods, including the cost approach, the comparative sales approach, the income approach, and other methods that may be available, and the Home Valuation Code of Conduct + status reports required as instructed every 90 days
X	G		1073	Assistance for economically vulnerable individuals and families; <i>Disclosures for remittance transfers; If a nation does not legally allow a remittance transfer provider to know the amount of currency that will be received by the designated recipient, the Board MAY prescribe rules addressing this issue; Standards for remittance transfer error resolutions; Rules for appropriate remittance transfer cancellation and refund policies for consumers; Rules to implement appropriate standards or conditions of liability of a remittance transfer provider, including agents; Guidelines to financial institutions regarding the offering of low-cost remittance transfers and no-cost or low-cost basic consumer accounts, as well as agency services to remittance transfer providers</i>		6 (M, A, M, M, M, A)			1 day after date of enactment	
X	G		1074	Remittance transfers; <i>Each remittance transfer provider shall make disclosures as required under this section and in accordance with rules prescribed by the Board. Disclosures required under this section shall be in addition to any other disclosures applicable under this title; If the Board determines that a recipient nation does not legally allow a remittance transfer provider to know the amount of currency that will be received by the designated recipient, the Board may prescribe rules (not later than 18 months after the date of enactment of the Consumer Financial Protection Act of 2010) to address the issue, which rules shall include standards for a remittance transfer provider to provide—“(1) a receipt that is consistent with subsections (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.</i>		M	under (a) amends 15 U.S.C. 1693 et seq. to add section 919(a)(6)(B)	under (a) amends 15 U.S.C. 1693 et seq. section 919(b)(2) and (e)	1 day after date of enactment	advanced notice of proposed rulemaking, to determine whether a storefront notice or Internet notice facilitates the ability of a consumer—to compare prices for remittance transfers and to understand the types and amounts of any fees or costs imposed on remittance transfers
X	G		1075	Department of the Treasury study on ending the conservatorship of Fannie Mae, Freddie Mac, and reforming the housing finance system; <i>The Board shall issue final rules, not later than 9 months after the date of enactment of the Consumer Financial Protection Act of 2010, to establish standards for assessing whether the amount of any interchange transaction fee described in paragraph (2) is reasonable and proportional to the actual cost incurred by the issuer or payment card network with respect to the transaction.</i>		M	under (a)	under (b)	not later than January 31, 2011	develop recommendations regarding the options for ending the conservatorship of the Federal National Mortgage Association (in this section referred to as “Fannie Mae”) and the Federal Home Loan Mortgage Corporation (in this section referred to as “Freddie Mac”), while minimizing the cost to taxpayers

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
X	G		1076	Reasonable fees and rules for payment card transactions; <i>Regulations if study determines that conditions or limitations on reverse mortgage transactions are necessary or appropriate</i>		M			12 months after date of enactment	
X	G		1077	Use of consumer reports		A			1 day after date of enactment	
X	G		1078	Report on private education loans and private educational lenders; <i>any statutory or legislative recommendations necessary to improve consumer protections for private education loan borrowers and to better enable Federal regulators and the public to ascertain private educational lender compliance with fair lending laws</i>		M		under (a)	1 day after date of enactment	on private education loans (as that term is defined in section 140 of the Truth in Lending Act (15 U.S.C. 1650)) and private educational lenders (as that term is defined in such section
X	G		1079	Study and report on credit scores		A	under (a)	under (b)	no later than 1 year after date of enactment	on the nature, range, and size of variations between the credit scores sold to creditors and those sold to consumers by consumer reporting agencies that compile and maintain files on consumers on a nationwide basis (as defined in 15 section 603(p) of the Fair Credit Reporting Act; 15 U.S.C. 1681a(p)), and whether such variations disadvantage consumers
X	G		1079A	Review, report, and program with respect to exchange facilitators						
X	G		1079B	Financial fraud provisions						
X	H		1081	Amendments to the Inspector General Act		A			date of enactment	
X	H		1082	Amendments to the Privacy Act of 1974		A			date of enactment	
X	H		1083	Amendments to the Alternative Mortgage Transaction Parity Act of 1982; <i>with respect to transactions made after the designated transfer date, only in accordance with regulations governing alternative mortgage transactions, as issued by the Bureau of Consumer Financial Protection for federally chartered housing creditors, in accordance with the 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</i>		M			transfer date	
X	H		1084	Amendments to the Electronic Fund Transfer Act; <i>The Board shall prescribe regulations to carry out the purposes of this title.</i> and inserting the following: <i>“(a) The Bureau shall prescribe regulations to carry out the purposes of this title.”; (4) in section 916(d) (as so designated by the Credit CARD Act of 2009) (15 U.S.C. 1693m)—by inserting “Bureau or the” before “Board” each place that term appears; and (C) by inserting “Bureau of Consumer Financial Protection or the” before “Federal Reserve System</i>		M			transfer date	
X	H		1085	Amendments to the Equal Credit Opportunity Act		A			transfer date	
X	H		1086	Amendments to the Expedited Funds Availability Act		A			transfer date	
X	H		1087	Amendments to the Fair Credit Billing Act		A			transfer date	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
X	H		1088	Amendments to the Fair Credit Reporting Act and the Fair and Accurate Credit Transactions Act of 2003; <i>The Federal Trade Commission shall have such procedural, investigative, and enforcement powers, including the power to issue procedural rules in enforcing compliance with the requirements imposed under this title and to require the filing of reports, the production of documents, and the appearance of witnesses, as though the applicable terms and conditions of the Federal Trade Commission Act were part of this title; The Bureau shall prescribe such regulations as are necessary to carry out the purposes of this title, except with respect to sections 615(e) and 628. The regulations prescribed by the Bureau under this title shall apply to any person that is subject to this title, notwithstanding the enforcement authorities granted to other agencies under this section; prescribe regulations requiring each person that furnishes information to a consumer reporting agency to establish reasonable policies and procedures for implementing the guidelines established pursuant to subparagraph (A)</i>		2 (M, M)			transfer date	
X	H		1089	Amendments to the Fair Debt Collection Practices Act; <i>The Bureau may prescribe rules with respect to the collection of debts by debt collectors, as defined in this Act</i>		M			transfer date	
X	H		1090	Amendments to the Federal Deposit Insurance Act; <i>any regulation prescribed or order issued under such subsection, shall be enforced under the Consumer Financial Protection Act of 2010</i>		A			transfer date	
X	H		1091	Amendment to Federal Financial Institutions Examination Council Act of 1978		A			transfer date	
X	H		1092	Amendments to the Federal Trade Commission Act						
X	H		1093	Amendments to the Gramm-Leach-Bliley Act; <i>The Bureau of Consumer Financial Protection and the Securities and Exchange Commission shall have authority to prescribe such regulations as may be necessary to carry out the purposes of this subtitle with respect to financial institutions and other persons subject to their respective jurisdiction under section 505 (and notwithstanding subtitle B of the Consumer Financial Protection Act of 2010), except that the Bureau of Consumer Financial Protection shall not have authority to prescribe regulations with respect to the standards under section 501</i>		2 (M, M)			transfer date	
X	H		1094	Amendments to the Gramm-Leach-Bliley Act; <i>the Bureau of Consumer Financial Protection and the Securities and Exchange Commission shall have authority to prescribe such regulations as may be necessary to carry out the purposes of this subtitle with respect to financial institutions and other persons subject to their respective jurisdiction under section 505 (and notwithstanding subtitle B of the Consumer Financial Protection Act of 2010), except that the Bureau of Consumer Financial Protection shall not have authority to prescribe regulations with respect to the standards under section 501</i>		2 (M, M)			transfer date	
X	H		1095	Amendments to the Homeowners Protection Act of 1998		A			transfer date	
X	H		1096	Amendments to the Home Ownership and Equity Protection Act of 1994		A			transfer date	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
X	H		1097	Amendments to the Omnibus Appropriations Act, 2009; Any violation of a rule prescribed under this paragraph shall be treated as a violation of a rule prohibiting unfair, deceptive, or abusive acts or practices under the Consumer Financial Protection Act of 2010 and a violation of a rule under section 18 of the Federal Trade Commission Act (15 U.S.C. 57a) regarding unfair or deceptive acts or practices		M			transfer date	
X	H		1098	Amendments to the Real Estate Settlement Procedures Act of 1974		A			transfer date	
X	H		1099	Amendments to the Right to Financial Privacy Act of 1978		A			transfer date	
X	H		1100	Amendments to the Secure and Fair Enforcement for Mortgage Licensing Act of 2008; The Bureau is authorized to promulgate regulations setting minimum net worth or surety bond requirements for residential mortgage loan originators and minimum requirements for recovery funds paid into by loan originators		M			transfer date	
X	H		1099A	Amendments to the Truth in Lending Act		A			transfer date	
X	H		1099B	Amendments to the Truth in Savings Act		A			transfer date	
X	H		1099C	Amendments to the Telemarketing and Consumer Fraud and Abuse Prevention Act		A			transfer date	
X	H		1099D	Amendments to the Paperwork Reduction Act; Notwithstanding any other provision of law, the Director shall treat or review a rule or order prescribed or proposed by the Director of the Bureau of Consumer Financial Protection on the same terms and conditions as apply to any rule or order prescribed or proposed by the Board of Governors of the Federal Reserve System		M			transfer date	
X	H		1099E	Adjustments for inflation in the Truth in Lending Act		A			transfer date	
X	H		1099F	Small business fairness and regulatory transparency		A			transfer date	
X	H		1099G	Effective date					transfer date	
Federal Reserve System Provisions										
XI			1101	Federal Reserve Act amendments on emergency lending authority; As soon as is practicable after the date of enactment of this subparagraph, the Board shall establish, by regulation, in consultation with the Secretary of the Treasury, the policies and procedures governing emergency lending under this paragraph. Such 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		M			1 day after date of enactment	
XI			1102	Reviews of special Federal reserve credit facilities		A		under (a) amends 31 U.S.C. 714, by adding at the end (f)(3)	1 day after date of enactment	a detailed description of the findings and conclusions of the Comptroller General with respect to the matters that were reviewed and are the subject of the report, together with such recommendations for legislative or administrative action relating to such matters as the Comptroller General
XI			1103	Public access to information					1 day after date of enactment	
XI			1104	Liquidity event determination		A		under (d)	1 day after date of enactment	The Comptroller General of the United States shall review and report to Congress on any determination of the Corporation and the Board of Governors including—the basis for the determination and the likely effect of the actions taken

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
XI			1105	Emergency financial stabilization; <i>As soon as is practicable after the date of enactment of this Act, the Corporation shall establish, by regulation, and in consultation with the Secretary, policies and procedures governing the issuance of guarantees authorized by this section. Such policies and procedures may include a requirement of collateral as a condition of any such guarantee; Regs on the policies and procedures governing the emergency guarantee programs</i>		2 (M, M)			1 day after date of enactment	
XI			1106	Additional related amendments		A			date of enactment	
XI			1107	Federal Reserve Act amendments on Federal reserve bank governance		A			1 day after date of enactment	
XI			1108	Federal Reserve Act amendments on supervision and regulation policy		A			date of enactment	
XI			1109	GAO audit of the Federal Reserve facilities; publication of Board actions		A		under (a)(4)	1 day after date of enactment	The Comptroller General shall report on the one-time audit of all loans and other financial assistance provided during the period beginning on December 1, 2007 and ending on the date of enactment of this Act by the Board of Governors or a Federal reserve bank under the Asset-Backed Commercial Paper Money Market Mutual Fund Liquidity Facility, the Term Asset-Backed Securities Loan Facility, the Primary Dealer Credit Facility, the Commercial Paper Funding Facility, the Term Securities Lending Facility, the Term Auction Facility, Maiden Lane, Maiden Lane II, Maiden Lane III, the agency Mortgage-Backed Securities program, foreign currency liquidity swap lines, and any other program created as a result of section 13(3) of the Federal Reserve Act (as so designated by this title).
Improving Access to Mainstream Financial Institutions										
XII			1201	Short title					1 day after date of enactment	Improving Access to Mainstream Financial Institutions Act of 2010
XII			1202	Purpose					1 day after date of enactment	
XII			1203	Definitions					1 day after date of enactment	
XII			1204	Expanded access to mainstream financial institutions; <i>Subject to regulations prescribed by the Secretary under this title, one or more eligible entities may participate in 1 or several programs established under subsection (a).</i>		M			1 day after date of enactment	
XII			1205	Low-cost alternatives to payday loans		A			1 day after date of enactment	
XII			1206	Grants to establish loan-loss reserve funds		A			1 day after date of enactment	
XII			1207	Procedural provisions		A			1 day after date of enactment	
XII			1208	Authorization of appropriations		A			1 day after date of enactment	
XII			1209	Regulations; <i>Treasury Secretary MAY issue regulations to effectuate the provisions of this title, which relates to improving access to mainstream financial institutions, including establishing grant programs.</i>		M			1 day after date of enactment	
XII			1210	Evaluation and reports to Congress		A		under section	1 day after date of enactment	For each fiscal year containing a description of the activities funded, amounts distributed, and measurable results, as appropriate and available
Pay It Back Act										
XIII			1301	Short title					1 day after date of enactment	Pay It Back Act
XIII			1302	Amendment to reduce TARP authorization		A			1 day after date of enactment	
XIII			1303	Report		A		under section	1 day after date of enactment	The Secretary of the Treasury shall report to Congress every 6 months on amounts received and transferred to the general fund
XIII			1304	Amendments to Housing and Economic Recovery Act of 2008		A			1 day after date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
XIII			1305	Federal Housing Finance Agency report		A		under section	1 day after date of enactment	The Director of the Federal Housing Finance Agency shall submit to Congress a report on the plans of the Agency to continue to support and maintain the Nation's vital housing industry, while at the same time guaranteeing that the American taxpayer will not suffer unnecessary losses
XIII			1306	Repayment of unobligated ARRA funds		A			1 day after date of enactment	
Mortgage Reform and Anti-Predatory Lending Act										
XIV			1400	Short title; designation as enumerated consumer law					1 day after date of enactment	Mortgage Reform and Anti-Predatory Lending Act
XIV	A		1401	Definitions					1 day after date of enactment	
XIV	A		1402	Residential mortgage loan origination; <i>The Board shall prescribe regulations 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 this section and the registration procedures established under section 1507 of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008</i>		M			1 day after date of enactment	
XIV	A		1403	Prohibition on steering incentives; <i>The Board shall prescribe regulations to prohibit— “(A) mortgage originators from steering any consumer to a residential mortgage loan that— “(i) the consumer lacks a reasonable ability to repay (in accordance with regulations prescribed under section 129C(a)); “(ii) in the case of a refinancing of a residential mortgage loan, does not provide the consumer with a net tangible benefit (in accordance with regulations prescribed under section 129C(b)); or “(iii) has predatory characteristics or effects (such as equity stripping, excessive fees, or abusive terms); “(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 section 129C(c)(3)) to a residential mortgage ...</i>		4 (M, M, M, A)			1 day after date of enactment	

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
XIV	A		1403-2	<p>...loan that is not a qualified mortgage; “(C) abusive or unfair lending practices that promote disparities among consumers of equal credit worthiness but of different race, ethnicity, gender, or age; and “(D) mortgage originators from— “(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 home mortgage loan secured by a consumer’s principal dwelling from another mortgage originator; 1) Prohibit mortgage originators from steering a consumer to a residential mortgage loan that the consumer lacks a reasonable ability to repay or has predatory characteristics; 2) prohibit steering a consumer from a qualified mortgage which the consumer is qualified to a not qualified mortgage; 3) prohibit abusive or unfair lending practices that promote disparities among consumers of equal credit worthiness but of different race, ethnicity, gender, or age; 4) prohibit mortgage originators from mischaracterizing credit history of a consumer, mischaracterize the appraised value of the property, or discouraging a consumer from seeking a loan from another mortgage originator.</p>		4 (M, M, M, A)				
XIV	A		1404	Liability		A			1 day after date of enactment	
XIV	A		1405	<p>Regulations; The Board shall, by regulations, prohibit or condition terms, acts or practices relating to residential mortgage loans that the Board 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 this section and section 129C, necessary or proper to effectuate the purposes of this section and section 129C, to prevent circumvention or evasion thereof, or to facilitate compliance with such sections, or are not in the interest of the borrower; To improve consumer awareness and understanding of transactions involving residential mortgage loans through the use of disclosures, the Board MAY, by rule, exempt from or modify disclosure requirements, in whole or in part, for any class of residential mortgage loans if in the interest of consumers and the public interest; Prohibit or condition terms, acts or practices relating to residential mortgage loans that the Board 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 129B and 129C, necessary or proper to effectuate the purposes of 129B and 129C, to prevent circumvention or evasion thereof, or to facilitate compliance with such sections, or are not in the interest of the borrower.</p>		2 (M, M)			twelve months from date of transfer	
XIV	A		1406	Study of shared appreciation mortgages		A	under (a)	under (b)	no later than six months from date of enactment	to determine prudent statutory and regulatory requirements sufficient to provide for the widespread use of shared appreciation mortgages to strengthen local housing markets, provide new opportunities for affordable homeownership, and enable homeowners at risk of foreclosure to refinance or modify their mortgages

M = mandatory rulemaking
A = authority to make rules

* Data from Final Conference Text

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
XIV	B		1412	Safe harbor and rebuttable presumption; <i>Safe harbor and rebuttable presumption, including definition of qualified mortgage for ability to repay standard, which the Board can revise as needed.</i>		M				
XIV	B		1413	Defense to foreclosure						
XIV	B		1414	Additional standards and requirements						
XIV	B		1415	Rule of construction						
XIV	B		1416	Amendments to civil liability provisions						
XIV	B		1417	Lender rights in the context of borrower deception						
XIV	B		1418	Six-month notice required before reset of hybrid adjustable rate mortgages						
XIV	B		1419	Required disclosures						
XIV	B		1420	Disclosures required in monthly statements for residential mortgage loans						
XIV	B		1421	Report by the GAO						
XIV	B		1422	State attorney general enforcement authority						
XIV	C		1431	Definitions relating to high-cost mortgages		A			six months from date of enactment	
XIV	C		1432	Amendments to existing requirements for certain mortgages		A			six months from date of enactment	
XIV	C		1433	Additional requirements for certain mortgages		A			six months from date of enactment	
XIV	D		1441	Short title					1 day after date of enactment	Expand and Preserve Home Ownership Through Counseling Act
XIV	D		1442	Establishment of Office of Housing Counseling		A	under (a) amends 42 U.S.C. 3533 to section 4(g)(3)(B)(vi)		1 day after date of enactment	under section 6 of the Expand and Preserve Home Ownership Through Counseling Act
XIV	D		1443	Counseling Procedures						
XIV	D		1444	Grants for housing counseling assistance		A			1 day after date of enactment	
XIV	D		1445	Requirements to use HUD-certified counselors under HUD programs		A			1 day after date of enactment	
XIV	D		1446	Study of defaults and foreclosures		A	under section		not later than twelve months from the date of enactment	To determine the root causes of default and foreclosure of home loans, using as much empirical data as are available and examine the role of escrow accounts in helping prime and nonprime borrowers to avoid defaults and foreclosures, and the role of computer registries of mortgages, including those used for trading mortgage loans
XIV	D		1447	Default and foreclosure database		A			1 day after date of enactment	
XIV	D		1448	Definitions for counseling-related programs		A			1 day after date of enactment	
XIV	D		1449	Accountability and transparency for grant recipients		A			1 day after date of enactment	
XIV	D		1450	Updating and simplification of mortgage information boo		A			1 day after date of enactment	
XIV	D		1451	Home inspection counseling		A			1 day after date of enactment	
XIV	D		1452	Warnings to homeowners of foreclosure rescue scams		A			1 day after date of enactment	
XIV	E		1461	Escrow and impound accounts relating to certain consumer credit transactions; <i>exemptions or modifications on escrow account requirements for certain residential mortgage loans</i>		M			one year from date of publication in the Federal Register	
XIV	E		1462	Disclosure notice required for consumers who waive escrow services; <i>disclosure notice required for consumers who waive escrow service</i>		M			180 days from date of publication in the Federal Register	
XIV	E		1463	Real Estate Settlement Procedures Act of 1974 amendments		M			180 days from date of enactment	
XIV	E		1464	Truth in Lending Act amendments					1 day after date of enactment	
XIV	E		1465	Escrows included in repayment analysis					1 day after date of enactment	
XIV	F		1471	Property appraisal requirements		A			1 day after date of enactment	
xiv	f		1472	Appraisal independence requirements		M				

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
XIV	F		1473	Amendments relating to Appraisal Subcommittee of FFIEC, appraiser independence monitoring, approved appraiser education, appraisal management companies, appraiser complaint hotline, automated valuation models, and broker price opinions; <i>For purposes of prescribing regulations, the Appraisal Subcommittee shall establish an advisory committee of industry participants, including appraisers, lenders, consumer advocates, real estate agents, and government agencies, and hold meetings as necessary to support the development of regulations; The Appraisal Subcommittee shall promulgate regulations to implement the minimum qualifications developed by the Appraiser Qualifications</i>		4 (M, M, M, M)		under (b) amends 12 U.S.C. 3332(a)(5)	1 day after date of enactment	including the results of all audits of State appraiser regulatory agencies, and provide an accounting of disapproved actions and warnings taken in the previous year, including a description of the conditions causing the disapproval and actions taken to achieve compliance
XIV	F		1473-2	<i>Board under this section, as such qualifications relate to the State appraiser certifying and licensing agencies. The Appraisal Subcommittee shall also promulgate regulations for the reporting of the activities of appraisal management companies in determining the payment of the annual registry fee; The Appraisal Subcommittee and its member agencies, in consultation with the Appraisal Standards Board of the Appraisal Foundation and other interested parties, shall promulgate regulations to implement the quality control standards required under this section</i>		M				
XIV	F		1474	Equal Credit Opportunity Act amendment; <i>The Board shall prescribe regulations to implement this subsection within 1 year of the date of the enactment of this subsection</i>		M			1 day after date of enactment	
XIV	F		1475	Real Estate Settlement Procedures Act of 1974 amendment relating to certain appraisal fees		A			1 day after date of enactment	
XIV	F		1476	GAO study on the effectiveness and impact of various appraisal methods, valuation models and distributions channels, and on the Home Valuation Code of conduct and the Appraisal Subcommittee						
XIV	G		1481	Multifamily mortgage resolution program		A			1 day after date of enactment	
XIV	G		1482	Home Affordable Modification Program guidelines		A			1 day after date of enactment	
XIV	G		1483	Public availability of information of Making Home Affordable Program		M		under (b)	1 day after date of enactment	The number of requests for mortgage modifications under the Program that the servicer or lender has received, processed, approved, and denied
XIV	G		1484	Protecting tenants at foreclosure extension		A			1 day after date of enactment	
XIV	H		1491	Sense of Congress regarding the importance of Government-sponsored enterprises reform to enhance the protection, limitation, and regulation of the terms of residential mortgage credit		A			1 day after date of enactment	
XIV	H		1492	GAO study report on Government efforts to combat mortgage foreclosure rescue scams and loan modification fraud		A	under (a)	under (b)	1 day after date of enactment	of the current inter-agency efforts of the Secretary of the Treasury, the Secretary of Housing and Urban Development, the Attorney General, and the Federal Trade Commission to crackdown on mortgage foreclosure rescue scams and loan modification fraud in order to advise the Congress to the risks and vulnerabilities of emerging schemes in the loan modification arena
XIV	H		1493	Reporting of mortgage data by State		A			1 day after date of enactment	

* Data from Final Conference Text

M = mandatory rulemaking
A = authority to make rules

Dodd-Frank Act

Title	Chapter	Part	Section	Name: Rulemaking	Multiple Agencies	Rulemaking	Study Required	Report Required (Congress)	Effective Date	Comments
XIV	H		1494	Study of effect of drywall presence on foreclosures		A	under (a)	under (b)	no later than 120 days after the date of enactment	of the effect on residential mortgage loan foreclosures of— the presence in residential structures subject to such mortgage loans of drywall that was imported from China during the period beginning with 2004 and ending at the end of 2007 and the availability of property insurance for residential structures in which such drywall is present
XIV	H		1495	Definition						
XIV	H		1496	Emergency mortgage relief						
XIV	H		1497	Additional assistance for Neighborhood Stabilization Program						
X	H		1498	Legal assistance for foreclosure-related issues						
Miscellaneous Provisions										
XV			1501	Restrictions on use of Federal funds to finance bailouts of foreign governments		A		Under section amends 22 U.S.C. 286 et seq. 68(b)	1 day after date of enactment	on the borrowing country's current debt status, including, to the extent possible, its maturity structure, whether it has fixed or floating rates, whether it is indexed, and by whom it is held, the borrowing country's external and internal vulnerabilities that could potentially affect its ability to repay; and the borrowing country's debt management strategy.
XV			1502	Congo conflict minerals		M		under (c)	1 day after date of enactment	An assessment of the effectiveness of section 13(o) of the Securities Exchange Act of 1934, as added by section 1302, in promoting peace and security in the eastern Democratic Republic of Congo. A description of the problems, if any, encountered by the Securities and Exchange Commission in carrying out the provisions of such section 13(o). A description of the adverse impacts of carrying out the provisions of such section 13(o), if any, on communities in the eastern Democratic Republic of Congo. Recommendations for legislative or regulatory actions that can be taken— to improve the effectiveness of the provisions of such section 13(o) to promote peace and security in the eastern Democratic Republic of Congo; to resolve the problems described pursuant to paragraph (2), if any; and to mitigate the adverse impacts described pursuant paragraph (3), if any

M = mandatory rulemaking
A = authority to make rules