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Treasury Report on Regulatory Reform: Key Recommendations and Initial Regulatory Responses on Capital, Stress Testing and Liquidity

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The recent Treasury Report on financial regulatory reforms related to banks and credit unions devotes significant attention to issues of capital, stress testing and liquidity, which highlights the central role of these issues in the ongoing reform efforts. The Treasury Report is, however, only a starting point; it makes recommendations that would need to be implemented by regulators in some cases and Congress in others.

To help clarify and contextualize these recommendations, we have prepared a visual memorandum summarizing the Treasury Report's recommendation in these areas, providing context and highlighting relevant public statements of key principals of the U.S. banking agencies. We will continue to track these issues and provide additional visual memoranda, and posts on our blog, www.finregreform.com, as the reform efforts develop.

Read the full update

If you have any questions regarding the matters covered in this publication, please reach out to any of the lawyers listed below or your usual Davis Polk contact.

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