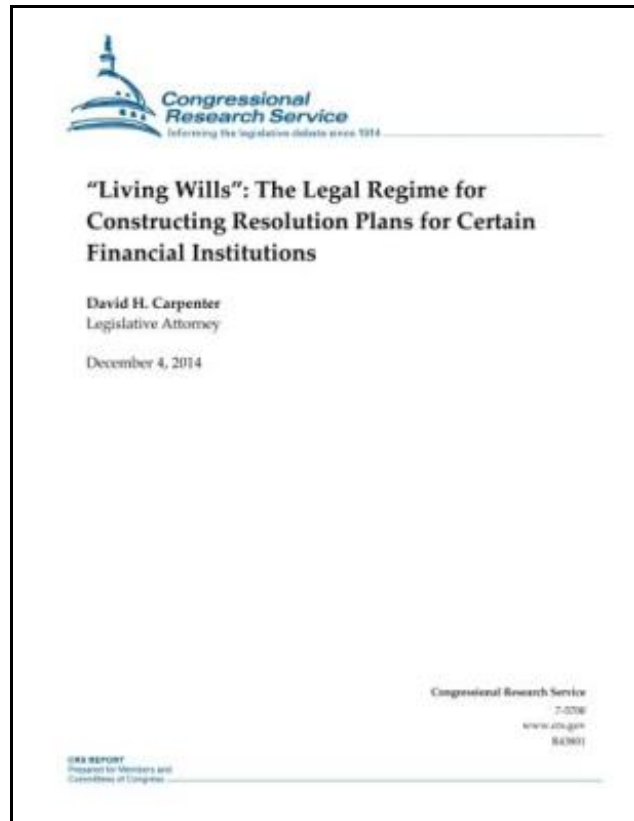


Living Wills: The Legal Regime for Constructing Resolution Plans for Certain Financial Institutions



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Reviews

Undoubtedly, this is the greatest job by any author. It is actually filled with wisdom and knowledge I am quickly could get a pleasure of reading a written book.
(Kade Ankunding)

LIVING WILLS: THE LEGAL REGIME FOR CONSTRUCTING RESOLUTION PLANS FOR CERTAIN FINANCIAL INSTITUTIONS

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Createspace, United States, 2014. Paperback. Book Condition: New. 279 x 216 mm. Language: English . Brand New Book ***** Print on Demand *****.One of the chief objectives of the Dodd-Frank Wall Street Reform and Consumer Protection Act (DFA) is to promote financial stability within the United States, without the need for emergency governmental assistance to troubled firms. To achieve this goal, the DFA establishes a heightened regulatory regime for certain, generally large covered financial institutions. A pillar of this heightened regulatory regime is that each covered financial institution must submit credible plans to the Board of Governors of the Federal Reserve System (FRB) and the Federal Deposit Insurance Corporation (FDIC) detailing how the firm could be quickly resolved in an orderly fashion under the U.S. Bankruptcy Code or other applicable insolvency regime in the event of a material financial distress or failure. These resolution plans are commonly referred to as living wills. Over 130 institutions have filed at least one resolution plan with regulators. Each of the 11 largest financial firms in the U.S., which each hold more than \$250 billion in nonbank assets, has filed at least two resolution plans. However, all 11 of these companies plans, in spite of the fact that some of them span tens of thousands of pages, have fallen short of the minimum requirements of the DFA s living wills regime in the discretionary view of the FRB and FDIC. The 11 firms next living wills are due July 2015. If any of these plans is determined to be insufficient, then the FRB and FDIC have expressed their intent to use their [enforcement] authority under [DFA] section 165(d), which eventually could include the power to require an institution to divest certain assets or operations . to facilitate an orderly resolution. This report reviews the...



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