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Dodd-Frank Regulations Regulators' Analytical and Coordination Efforts (Paperback)

By Government Accountability Office

Createspace Independent Publishing Platform, United States, 2016. Paperback. Condition: New. Language: English. Brand new Book. Federal financial regulators-Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, National Credit Union Administration, Consumer Financial Protection Bureau, Commodity Futures Trading Commission, and the Securities and Exchange Commission-have continued to conduct required regulatory analyses for rules issued pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). While financial regulators must consider costs and benefits of their rulemakings in certain circumstances, they are not required to formally analyze them. Regulators face data and modeling challenges in their consideration of the costs and benefits of their rulemakings, particularly for more complex rulemakings intended to address systemic risk or market stability. GAO and others have recommended strategies to address these challenges. Regulators coordinated, as required or voluntarily, on 34 of the 54 Dodd-Frank rulemakings GAO reviewed. The Dodd-Frank Act and rulemaking process did not require regulators to coordinate on the remaining rulemakings. GAO focused particularly on coordination efforts involving two rulemaking efforts: (1) the Volcker rule, a rule prohibiting and restricting banking entities from, among other things, trading certain financial instruments using their...



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