CONTENTS:

PROGRAM SCHEDULE ................................................................................................. 13

FACULTY BIOS .............................................................................................................. 23

1. Materials Submitted By David C. Ingles and William J. Sweet, Jr., Skadden, Arps, Slate, Meagher & Flom LLP: .................................................................. 49
   A. European Central Bank Publishes Final List of ‘Significant Supervised Entities’ in Preparation for Banking Union ................................................................. 51
   B. EU Debate on Enforcement of the ‘Banker Bonus Cap’ Approaches End Game .......................................................... 53
   C. SEC Announces Municipal Advisor Examination Initiative, Skadden Political Law Alert ........................................... 55
   D. SEC Begins to Finalize Cross-Border Security-Based Swaps Rules, Skadden Derivatives Alert .......................... 57
   E. Latest Swiss Cross-Border Tax Investigation Reflects Wider US Enforcement Agenda ........................................ 59
   F. The New SAFE Regulations: A Sea Change in PRC-Related Financing? ........................................... 61
   G. SEC Proposes Securities-Based Swap Recordkeeping, Reporting and Notification Requirements .................... 65
   H. CFTC Staff Issues Long-Awaited CPO Delegation Relief, Skadden Derivatives Alert ........................... 77
   I. European Court Rejects UK’s Financial Transaction Tax Challenge .......................................................... 79
   J. EU Banking Union: Political Agreement Reached on Single Resolution Mechanism ........................................ 83
   K. Clawback of Bonuses: UK PRA’s Banking Proposals Cast Six-Year Shadow for Bad Actors and Their Supervisors and Line Managers .... 87
   L. UCITS V Gets EU Political Backing, Foreshadowing New Limitations on Manager Remuneration ............. 91
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.</td>
<td>UK Banking Regulators and Foreign Banks: A Vision of Future Supervision</td>
<td>93</td>
</tr>
<tr>
<td>N.</td>
<td>The EU Banking Union: Will the New Regulatory Framework Restore Confidence in European Banking?</td>
<td>95</td>
</tr>
<tr>
<td>O.</td>
<td>Financial Institutions Wrestle With FATCA Implementation</td>
<td>99</td>
</tr>
<tr>
<td>P.</td>
<td>Bank Regulators Eye Leveraged Lending</td>
<td>101</td>
</tr>
<tr>
<td>Q.</td>
<td>Entering a New Regulatory Era Under the Final Volcker Rule</td>
<td>105</td>
</tr>
<tr>
<td>R.</td>
<td>Restructuring ELA Liabilities: Lessons From Ireland</td>
<td>111</td>
</tr>
<tr>
<td>S.</td>
<td>Consumer Financial Protection Bureau Focuses on Fair Lending</td>
<td>115</td>
</tr>
<tr>
<td>T.</td>
<td>The EU Banking Union: Will the New Regulatory Framework Restore Confidence in European Banking?</td>
<td>117</td>
</tr>
<tr>
<td>U.</td>
<td>Chapter 11 Strategies Increasingly Appeal to Banks in Need of Recapitalization</td>
<td>121</td>
</tr>
<tr>
<td>V.</td>
<td>CFTC Issues Final Exemptive Order on Cross-Border Application of Certain Swap Regulations</td>
<td>125</td>
</tr>
<tr>
<td>W.</td>
<td>Waivers of Whistleblower Claims After Dodd-Frank</td>
<td>129</td>
</tr>
</tbody>
</table>

2. Materials Submitted By Randall D. Guynn, *Davis Polk & Wardwell LLP*: .................................................. 133

A. Bank M&A in the New Regulatory Landscape .......................................................... 137
   - Randall D. Guynn
   - Luigi L. De Ghenghi
   - Margaret E. Tahyar
   - William L. Taylor
   - Andrew S. Fei
   *Davis Polk & Wardwell LLP*

B. U.S. Basel III Liquidity Coverage Ratio Final Rule ............................................. 149

C. Supplementary Leverage Ratio (SLR) ........................................................................ 249

D. Agencies Provide Additional Guidance for Certain Resolution Plans, Federal Reserve Board .................................................. 293

E. Agencies Provide Feedback on Second Round Resolution Plans of “First-Wave” Filers, Federal Reserve Board .................................................. 295

F. Proposed Dodd-Frank Concentration Limit on Financial Institution M&A Transactions .................................................. 297
G. U.S. Intermediate Holding Company: Structuring and Regulatory Considerations for Foreign Banks ......................325
H. Foreign Banks: Overview of Dodd-Frank Enhanced Prudential Standards Final Rule ...........................................399
I. U.S. Bank Holding Companies: Overview of Dodd-Frank Enhanced Prudential Standards Final Rule......425
J. Final Volcker Rule Regulations Flowcharts—Funds.............443
K. Final Volcker Rule Regulations Flowcharts—Prop Trading ..................................................................................485

   Submitted by:
   David Gibbons
   Alvarez & Marsal

4. New OCC Guidelines for Risk Management Raise Stakes for CEOs and Boards of Large and Mid-Size Banks,
   Alvarez & Marsal Client Alert ........................................................ 599
   Submitted by:
   David Gibbons
   Alvarez & Marsal

5. Volcker Rule; Foreign Funds ........................................................ 605
   Sarah Miller
   Institute of International Bankers

6. Outline of Issues Discussed in IIB Meetings with Agencies:
   Key SOTUS and Banking Entity Interpretive Issues Affecting the Fund Activities of Foreign Banking Organizations
   Outside of the United States..........................................................611
   Submitted by:
   Sarah Miller
   Institute of International Bankers

7. Proposed Amendments to the Capital Plan and Stress Test Rules (Docket No. R-1492; RIN 7100-AE 20) ......................629
   Sarah Miller
   Institute of International Bankers
   Submitted by:
   Sarah Miller
   Institute of International Bankers

9. Survey of IIB Members’ Investments in Non-U.S. Funds ..............673
   Submitted by:
   Sarah Miller
   Institute of International Bankers

10. Highlights of the Final Enhanced Prudential Standards Rule.......677
    Submitted by:
    Derek M. Bush
    Cleary Gottlieb Steen & Hamilton LLP

11. Final Rule Implementing Key Provisions of Dodd-Frank Section 165 for FBOs Outline of Main Requirements and Implications ............................................................................693
    Submitted by:
    Derek M. Bush
    Cleary Gottlieb Steen & Hamilton LLP

12. Applicability of Final Rule Implementing Key Provisions of Dodd-Frank Section 165 for FBOs by Asset Size.........................701
    Submitted by:
    Derek M. Bush
    Cleary Gottlieb Steen & Hamilton LLP

13. The CFPB’s ‘UDAAPification’ of Consumer Protection Law........707
    Jonice Gray Tucker
    Aaron C. Mahler
    BuckleySandler LLP

    Submitted by:
    Jonice Gray Tucker
    BuckleySandler LLP
15. Special Alert: CFPB Announces Two Actions Related
to Virtual Currencies ............................................................... 731
   Submitted by:
      Jonice Gray Tucker
      *BuckleySandler LLP*

16. Special Alert: CFPB Proposes Significant Expansion
    of HMDA Reporting Requirements ....................................... 737
    Submitted by:
      Jonice Gray Tucker
      *BuckleySandler LLP*

17. Special Alert: CFPB Issues Guidance on Supervision
    and Enforcement of Mini-Correspondent Lenders................... 747
    Submitted by:
      Jonice Gray Tucker
      *BuckleySandler LLP*

18. InfoBytes Special Alert: CFPB Guidance States that
    Successors Are Not Subject to the ATR/QM Rule......................... 755
    Submitted by:
      Jonice Gray Tucker
      *BuckleySandler LLP*

19. Complaint Management Lessons From Dr. Seuss....................... 761
    Jonice Gray Tucker
    Lori J. Sommerfield
    Kari K. Hall
    *BuckleySandler LLP*

20. InfoBytes Special Alert: CFPB Proposes Amendments to
    Mortgage Rules......................................................................... 773
    Submitted by:
      Jonice Gray Tucker
      *BuckleySandler LLP*

21. CFPB in Focus: Navigating Investigational Hearings ................. 779
    Jonice Gray Tucker
    Amanda M. Raines
    *BuckleySandler LLP*

22. CFPB’s Vague New ‘Responsible Conduct’ Guidelines ............... 789
    Jonice Gray Tucker
    Valerie L. Hletko
    *BuckleySandler LLP*
23. A Practical Guide to Compliance Examination Management

Andrew Sandler
Andrea Mitchell
Susanna Khalil
*BuckleySandler LLP*
Submitted by:
Jonice Gray Tucker
*BuckleySandler LLP*

24. Spotlight on the Short-Term Credit Crackdown

Richard E. Gottlieb
Valerie L. Hletko
*BuckleySandler LLP*
Submitted by:
Jonice Gray Tucker
*BuckleySandler LLP*

25. The CFPB’s Amicus Program—Friend or Foe?

Jonice Gray Tucker
Amanda Raines
Michael Williams
*BuckleySandler LLP*

26. A Broader Application of Fair Debt Collection Principles

Valerie L. Hletko
*BuckleySandler LLP*
Submitted by:
Jonice Gray Tucker
*BuckleySandler LLP*

27. CFPB Investigations in Focus: Navigating CIDs

Jonice Gray Tucker
Amanda M. Raines
*BuckleySandler LLP*

28. CFPB’s New “Responsible Conduct” Guidelines: Will They Incentivize Greater Self-Reporting and Self-Regulation by Consumer Finance Firms?

Benjamin B. Klubes
Philip M. Cedar
Alex M. Dempsey
*BuckleySandler LLP*
Submitted by:
Jonice Gray Tucker
*BuckleySandler LLP*
29. Specialty Finance Mergers and Acquisitions: Developments and Considerations ........................................................................853
   Submitted by:
   David C. Ingles
   William J. Sweet, Jr.
   Skadden, Arps, Slate, Meagher & Flom LLP

30. Shareholder Activism in the US Banking Industry .......................859
   David C. Ingles
   William J. Sweet, Jr.
   Skadden, Arps, Slate, Meagher & Flom LLP

31. Key Trends in Financial Institutions M&A and Governance ..........865
   Edward D. Herlihy
   Richard K. Kim
   Lawrence S. Makow
   Nicholas G. Demmo
   David E. Shapiro
   Matthew M. Guest
   Mark F. Veblen
   Patricia A. Robinson
   David M. Adlerstein
   Amanda K. Allexon
   Brandon C. Price
   Wachtell, Lipton, Rosen & Katz

32. Financial Institutions M&A in the Dodd-Frank Era: Selected Issues ..............................................................................883
   Lee Meyerson
   Maripat Alpuche
   Mark Chorazak
   Simpson Thacher & Bartlett LLP

33. Optimization Across Regulatory Constraints
   (September 30, 2014) .......................................................................939
   Kevin Ryan
   Morgan Stanley

34. Capital and Liquidity Regulation and Reform—An Update
   (October 10, 2014) ...........................................................................945
   Mark J. Welshimer
   Sullivan & Cromwell LLP
   Submitted by:
   Mark J. Welshimer
   Sullivan & Cromwell LLP

36. “Enhanced Prudential Standards” for Large U.S. Bank Holding Companies and Foreign Banking Organizations (February 24, 2014) ................................................................. 993
   Submitted by:
   Mark J. Welshimer
   Sullivan & Cromwell LLP

37. Bank Capital: Supplementary Leverage Ratio (April 16, 2014) ........................................................................ 1049
   Submitted by:
   Mark J. Welshimer
   Sullivan & Cromwell LLP

38. Basel III Liquidity Framework (September 9, 2014) ................. 1067
   Submitted by:
   Mark J. Welshimer
   Sullivan & Cromwell LLP

39. Bank Capital: Supplementary Leverage Ratio (September 16, 2014) ........................................................................ 1089
   Submitted by:
   Mark J. Welshimer
   Sullivan & Cromwell LLP

40. Bank Resolution and Capitalization (September 23, 2014) ...... 1103
   Submitted by:
   Mark J. Welshimer
   Sullivan & Cromwell LLP

INDEX ................................................................................................. 1113

Program Attorney: Kenneth Min