

Statements 1-362 of the US Shadow Financial Regulatory Committee

1. The Baker Plan and LDC Lending
2. Aid to Failing Banks
3. Federal Reserve Ruling on Junk Bonds
4. Disclosure of Supervisory Actions Examiners' Ratings
5. Disclosure by Regulated Financial Institutions
6. Proposals for Risk-Related Bank Capital Guidelines
7. Capital Forbearance Policy for Agricultural and Energy Banks
8. Recapitalizing FSLIC and Zombie S&Ls
9. Proposal to Facilitate the Interstate Takeover of Failing Depository Institution
10. Federal Home Loan Bank Board (FHLBB) Proposed Rules on Regulatory Capital and Nationwide Lending by Insured Savings and Loan Associations
11. Federal Regulation of Activities of State-Chartered Financial Institutions
12. Conversion of S&Ls from FSLIC to FDIC Insurance Coverage
13. Current Bank Holding Company Applications for Increased Securities Activities
14. Policies Toward Troubled Depository Institutions
15. Proper Financing of Private Party Securities Fully Guaranteed by the Federal Government
16. FSLIC Recapitalization
17. The Federal Reserve Board's "Source-of-Strength" Policy
18. Regulatory Proposals for Risk-Related Capital Standards (Rev.)
19. Supplementary Statement: Regulatory Proposals for Risk-Related Capital Standards
20. Unnecessary Costs of FSLIC Recapitalization Program
21. International Debt
22. FSLIC Handling of Insolvent Thrift Institutions

23. Brady Commissions and Recent Market Events
24. The Federal Reserve Board's Request for Comment on the Acquisition of Healthy Thrift Institutions by Bank Holding Companies
25. Moratorium on Bank Securities Activities
26. Studies of the Stock Market Crash
27. Disposal of FDIC Equity Interests in Assisted Banks
28. The Southwest Plan for Ailing Thrift Institutions
29. Regulatory Proposal for Risk-Related Capital Standards
30. Disclosure by Financial Institutions of Financial Assets and Liabilities
31. FDIC's New Policy on "Whole Bank" Takeovers
32. Proposed FDIC Policy Statements Encouraging Independent Outside Audits of Banks
33. Policy Responses to the Stock Market Crash
34. FSLIC's Handling of Failed Thrifts
35. The Need to Make FSLIC and FDIC Assistance Deals Accountable
36. The Need to Estimate the True Economic Condition of the FDIC
37. Assessing FDIC Premiums Against US Banks' Unsubordinated Debt and Deposits in Foreign Branch Offices
38. An Outline of a Program for Deposit Insurance Reform
39. The Administration's Plan to Resolve the Thrift Crisis
40. Risk-Based Capital and Early Intervention Proposal of Federal Home Loan Bank Board
41. An Outline of a Program for Deposit Insurance and Regulatory Reform (Revision of No. 38)
42. The On-Budget Status of Expenditures to Resolve Thrift Insolvencies
43. Financial Institutions Reform, Recovery and Enforcement Act of 1989
44. The Comptroller of the Currency's Proposal for a Minimum Bank Leverage Ratio
45. Federal Reserve Proposal to Modify the Payments System Risk-Reduction Programs

46. Proposals to Modify Loan Loss Reserves for Third-World Debt
47. Congressionally Mandated Accounting for Junk Bond Sales
48. The Activities of the Resolution Trust Corporation
49. Latin American Debt
50. Capital Standards for Member Banks*
51. Proposal to Curb Stock Market Volatility
52. The FDIC's Proposed Regulation on Purchased Mortgage Servicing Rights
53. Subsidized Federal Reserve Assistance
54. The Failure of the Treasury's Study of the Federal Deposit Insurance System to Focus on Identifying and Correcting Defects in Government Incentives
55. RTC Thrift Resolution Policies
56. The Elimination of Restrictions on Bank Securities Activities and Affiliations
57. Proposals to Consolidate the SEC and CFTC
58. Provision of Seller Financing by RTC in Asset Sales
59. Condition of the Bank Insurance Fund
60. RTC Property Disposition Policies
61. Limiting Taxpayer Loss Exposure in Government-Sponsored Credit Enterprises
62. Congressional Intercession with the Financial Regulatory Agencies
63. National Branching
64. FDIC Ownership of Continental Illinois Stock
65. Treasury's Deposit Insurance Reform Recommendations
66. Proposals to Inject Additional Funds into the Bank Insurance Fund
67. Concerns About the Availability of Bank Credit
68. OTS Proposal for Capital Requirement for Interest Rate Risk
69. FASB's Proposed Statement of Financial Accounting Standards Concerning "Disclosures About Market Value of Financial Instruments"
70. Funding of the BIF and Depository Insurance Reform Proposals in H.R. 2094

71. Need to Develop a Satisfactory Data Base with Which to Analyze the Economic Condition of Insurance Companies
72. OMB and CBO Statements Calling for More Informative Accounting and Budgeting for Deposit Insurance
73. Additional Comments of Deposit Insurance Reform Legislation
74. Bank of Credit and Commerce International
75. Protecting Taxpayers from Risks of Government-Sponsored Enterprises
76. FDIC Improvement Act of 1991
77. Accounting for Taxpayers' Stake in the FDIC's Bank Insurance Fund
78. United States Listing Requirements for Foreign Companies
79. Interagency Policy Statement on Commercial Real Estate Loans
80. FDIC's Program for "Hospitalizing Sick Banks"
81. Using Risk-Related Capital Standards to Promote Housing
82. Need to Regulate Interest Rate Risk
83. The FDIC's Proposed Schedule of Risk-Sensitive Premiums
84. Brokered Deposits and Capital Requirements
85. The TDPOB's Proposed Early Resolution/Assisted Merger Program
86. SEC Listing Requirements for Foreign Securities
87. Rule Proposed by Bank Regulators to Control Interest Rate Risk
88. Proposed Rule on Interbank Exposure
89. Standards for Safety and Soundness
90. An Open Letter to President Clinton
91. Proposed Changes in the FDIC's Risk-Related Premium System
92. FDIC Action on Critically Undercapitalized Banks
93. Taxpayer Risks in the Pension Benefit Guarantee System
94. The Policy of Authorizing "Minimal Documentation" Loans
95. "Fair Value" Reporting for Insured Depository Institutions Required Under FDICIA

96. Modifying Risk-Based Capital Standards to Account for Interest-Rate Risk
97. FDIC Pilot Reinsurance Program
98. The New Depositor Preference Legislation
99. Proposals to Permit Banks to Branch on an Interstate Basis
100. The Proposed Federal Banking Commission
101. Safety and Soundness Standards
102. Deterioration in the Financial Condition of the Pension Benefit Guarantee Corporation
103. Principles of Regulatory Restructuring
104. Mutual to Stock Conversions of Thrift Institutions
105. Proposed Revisions to Community Reinvestment Regulations
106. Proposed Lengthening of Examination Schedules and Required Independent Audits for Thrift Institutions
107. Federal Displacement of State Laws: Fair Credit Reporting and Interstate Branching
108. Proposed Increases in FHA Insurance Limits
109. Financial Accounting Standard 115
110. Final Rules on Incorporating Concentrations of Credit Risks into Risk-Based Capital Standards
111. Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994
112. Regulatory Agency Measurement of Bank Capital for Prompt Corrective Action
113. Proposed Community Reinvestment Act Regulations
114. FDIC Insurance Assessments
115. Repeal of the Bank Holding Company Act and Restrictions on Product Diversification for Banking Organizations
116. Open Letter on Financial Reform to the Senate and House Banking Committees
117. Emergency Assistance for Mexico
118. Principles of Bank Reform: Guidelines for Assessing Pending Legislative Proposals

119. Wholesale Banking Proposal Under H.R. 1062
120. The Leach Bill
121. Proposed Amendments to Part 5 of the Regulations of the Office of the Comptroller of the Currency
122. Federal Reserve Proposal for Pricing Daylight Overdrafts
123. Alternatives to Recapitalizing the Savings Association Insurance Fund
124. The Banking Agencies' Proposed Interest Rate Risk Capital Standards
125. Alternatives to Recapitalizing the Savings Association Insurance Fund and Defeasing the FICO Bonds
126. Values of Bank Capital Tripwires for Prompt Corrective Action and Least Cost Resolution
127. Reduction in Premiums for BIF-Insured Institutions
128. Bank Merger Law and Policy
129. Ownership of Stock by Bank Directors
130. Expansion of Bank Powers by Regulation
131. Extending the Credit Reform Act to GSEs
132. Disclosure of Examination Reports and Ratings
133. Proposed Legislation on Enterprise Resource Banks (The "Baker Bill," H.R. 3167)
134. A Proposal for Privatization of the Federal Home Loan Bank System
135. [Missing]
136. Recent Fed and OCC Rulings on Permissible Bank Activities
137. Bank Activities and the Extension of Bank Subsidies
138. Restrictions on Banking-Commerce Affiliations
139. H.R. 10 ("Leach Bill") and the Commerce Subcommittee Draft
140. Mortgage Lending by Federal Home Loan Banks
141. Strategic Plans of Federal Financial Institution Regulatory Agencies
142. Congress and Financial Reform

143. Sweep Accounts and the Prohibition on Paying Interest on Reserve Balances and Demand Deposits
144. Expanded Powers for Federal Home Loan Banks
145. International Monetary Fund Assistance and International Crises
146. The Credit Union Membership Access Act, H.R. 1151
147. Mergers and Acquisitions in the Banking Industry
148. Principles for Reforming the “Global Financial Architecture”
149. The Use of Private Credit Ratings for Determining Capital Requirements for Securitizations
150. The Senate Version of H.R. 10
151. The Issues Posed by the Near-Collapse of Long-Term Capital Management
152. The G-7’s New Precautionary Credit Line Facility for the IMF and Its Use in Brazil
153. The Federal Reserve Board and Prudential Supervision
154. Revising the Basle Capital Standards
155. The Latest Round of Bills on Financial Modernization
156. The Basel Committee’s New Capital Adequacy Framework
157. The Failures of BestBank and First National Bank of Keystone
158. Proposed Federal Catastrophe Reinsurance
159. Federal Home Loan Banks
160. Reforming Bank Capital Regulation
161. Proposal on Full Cost Pricing of Supervisory and Examination Services by the Federal Banking Agencies
162. Proposal to Increase Deposit Insurance Coverage to \$200,000
163. The Regulation of Derivative Instruments
164. Privatizing the Housing GSEs
165. Deposit Insurance Reform Options
166. An Open Letter to the New President and Congress on an Agenda for Financial Reform

167. Comptrollers' Proposed Pilot Program Permitting Increased Lending Limits for Community Banks
168. Requiring Large Banks to Issue Subordinated Debt
169. The Basel Committee's Revised Capital Accord Proposal
170. Optional Federal Chartering of Insurance Companies
171. Assuring Discipline of the Housing GSEs
172. Terrorism Insurance
173. Predatory Lending
174. The Gramm-Leach-Bliley Act
175. Deposit Insurance Reform
176. Enron and Accounting Issues
177. Pension Reform in the Wake of Enron's Collapse
178. Statement on Shay-Marky Bill on GSE Disclosure
179. The Basel 2 Approach to Bank Operational Risk
180. The Responsibilities of Independent Auditors to Shareholders of Publicly Traded Corporations
181. Fannie Mae's Duration Gap
182. A Proposed Federal Backstop for Terrorism Insurance and Reinsurance
183. SEC Standards for Designating Nationally Recognized Credit Rating Organization
184. Statement on Disclosure of Portfolio Holding of Registered Investment Companies
185. A Financial Agenda for the New Congress
186. State and Federal Securities Market Regulation
187. The SEC's Concern with Short Selling
188. Glass Steagall, Tying and Conflicts of Interest
189. The Registration of Mortgage-Backed Securities of Fannie Mae and Freddie Mac
190. Access by Institutional Investors to Foreign Electronic Trading Venues
191. The European Union's Financial Conglomerate Directive

192. Enforcement Settlement with Wall Street Investment Firms
193. The Latest Revisions to Basel II and Implementation Plans in the United States
194. Removal of Archaic Bank Regulatory Restrictions
195. Predatory Lending and Federal Preemption of State Laws
196. Legislation on Fannie Mae and Freddie Mac
197. The Responsibilities of Financial Professionals and Firms in Recent Financial Scandals
198. Taxpayer Exposure to Liabilities of the Pension Benefit Guarantee Corporation
199. SEC Proposals for More Shareholder Democracy
200. Mutual Fund Expenses and Soft Dollars
201. New York Stock Exchange Governance and Market Structure Issues
202. Simple Proposal to Deal with Market Timing and After-Hours Trading
203. Toward a Single Transatlantic Market in Financial Services
204. Enabling Institutional Investors to Play a More Effective Role in Corporate Governance
205. Regulation NMS and Securities Market Structure
206. Prohibition of Directed Brokerage and Other Abuses by Investment Management Companies
207. The Possible Extension of the Terrorism Risk Insurance Act
208. The Pressing Need for Corporate Pension Reform
209. International Accounting Standards
210. The SEC's Proposal for Regulating Hedge Funds
211. The Insurance Brokerage Scandal
212. The Financial Services Agenda for the Second Bush Administration
213. The Impending Crisis in Defined Benefit Pensions
214. Expanded FDIC Examination Authority
215. Sunset the PCAOB

216. Proposed Legislation to Regulate the GSEs
217. Regulation NMS
218. Limiting GSE Portfolios
219. Evaluating Section 404 of the Sarbanes-Oxley Act Concerning Internal Controls
220. Deposit Insurance Legislation
221. The Federal Housing Enterprise Regulatory Reform Act of 2005 (S. 190)
222. Open Letter to SEC Chairman Christopher Cox
223. Whatever Becomes of Basel II, Prompt Corrective Action and the Leverage Ratios Should Be Preserved
224. Wal-Mart's Pending Application to Acquire an Industrial Loan Company
225. SEC Adoption of Communications Advances
226. FDIC Replenishing of the Deposit Insurance Fund
227. Margin Regulations
228. The Disclosure of Soft Dollars by Investment Advisors
229. Open Letter to Federal Reserve Chairman Ben S. Bernanke
230. Federal Preemption for Financial Services Firms
231. Welcome Actions by the Securities and Exchange Commission
232. Strengthening the Capital Structure of Federal Home Loan Banks
233. The FDIC's Proposed Risk-Based Assessment System
234. Enhancing Competition in the Sale of Stock Market Data
235. Risks of Bank Concentration in Commercial Real Estate Lending
236. A Financial Agenda for the New Congress
237. Shareholder Access to Director Elections
238. Basel II: One-and-a-Half Cheers for the Standardized Approach
239. Facilitating Bank Failure Resolution
240. The Proposed Merger of Principal U.S. Futures Exchanges

241. The FDIC's ILC Moratorium
242. The Competitiveness of U.S. Securities Markets
243. The SEC's Proposed Prohibition of Notching
244. The Usefulness of Hedge Fund Post-Mortems
245. Subprime Mortgage Lending Remedies and Concerns
246. Allowing U.S. and EU Corporations to Adopt U.S. Generally Accepted Accounting Principles (GAAP) or International Financial Reporting Standards (IFRS)
247. Limitations on Auditors' Liability
248. Lessons for Basel II from the Recent Financial Turmoil
249. Financial Turmoil and Implications for Mortgages and Related Mortgage Securities
250. Treasury Department's Mortgage Foreclosure Program
251. Government-Sponsored Enterprises
252. Doubts About the Master Liquidity Enhancement Conduit (MLEC)
253. Would Basel II Have Helped Prevent the Subprime Turmoil?
254. Facilitating FDIC Bank Failure Resolution
255. Facilitating Mortgage Renegotiations: The Policy Issues
256. Industrial Loan Company (ILC) Legislation
257. Reliance on Third-Party Credit Ratings
258. If Bear Had Been a Bank
259. Mortgage Delinquencies and Foreclosures
260. Reducing Inappropriate Political Pressure on the Federal Reserve
261. Regulation of Short Selling
262. The Future of the Government-Sponsored Enterprises
263. The Regulation of Investment Banking
264. An Open Letter to President-Elect Obama
265. Regulation of Credit Rating Organizations

266. Fair Value Accounting
267. Regulatory Responses to the Current Crisis Have Undermined the Integrity of Tier 1 Capital and Tier 1 Capital Requirements
268. The Need for More Transparency in Discretionary Financial Rescue Programs
269. Restructuring Financial Regulation
270. Bank Bailouts and Borrower Bailouts
271. Monitoring Systemic Risk
272. Refocusing Financial Rescue Plans
273. Regulation of Financial Reporting
274. Reinstatement of Short-Sale Restrictions
275. Strengthening the Resiliency of Money Market Mutual Funds
276. Regulatory Initiatives of the Securities and Exchange Commission
277. Reducing Interference with Accounting Standards and Devising Securities to Price Moral Hazard
278. A New Consumer Financial Protection Agency
279. Audit of the Federal Open Market Committee Decisions
280. Reforming the Primary Dealer Structure
281. The Resolution of Large, Complex Financial Institutions
282. The Importance of Addressing the Subsidization of Housing GSEs in Financial Reform Legislation
283. Regulation of Executive Compensation
284. Proposed Tax on Large Banks Is Poorly Designed and Premature
285. Improving the Transparency of the Cost of Policies That Expand the Financial Safety Net
286. Resolution Regime for Troubled Financial Institutions
287. The Equity Markets: One Size Does Not Fit All
288. Transparency in Federal Reserve Emergency Financial Rescue Programs
289. Resolving Systemically Important, International Financial Institutions

290. Strengthening Transparency and Global Reporting Convergence
291. The FDIC's Proposal for Setting Insurance Premia of Large Banks
292. Resolution and Bailout of Large Complex Financial Institutions
293. Derivatives, Clearing and Exchange-Trading
294. Mortgage-Backed Securities in the Federal Reserve's Portfolio
295. Group of Governors and Heads of Supervision Statement on Capital Standards
296. Missed Opportunities in the Dodd-Frank Act
297. Proxy Access and the Market for Corporate Control
298. The Monumental Task Assigned to the Fed
299. Regulation of Broker-Dealers and the Dodd-Frank Act
300. Principles to Guide the Implementation of the Orderly Liquidation Authority Called for Under the Dodd-Frank Act
301. Federal Reserve Lending Programs
302. Stress Testing the Fed
303. The Case for a Properly Structured Contingent Capital Requirement
304. Beyond Dodd-Frank
305. Proposed Interagency Rule on Executive Compensation
306. Recent Financial Stability Oversight Council's Reports on Risk Retention and Proprietary Trading
307. Qualms About the Basel III Approach to Bank Capital Requirements
308. Comment on the Treasury's White Paper: Reforming the Housing Finance Market
309. Systemic Risk and Money Market Mutual Funds
310. The Crises in State and Municipal Pension Funds
311. Risk-Retention in the Dodd-Frank Act
312. Some Concerns About the FDIC and Federal Reserve System Proposed Rule on Resolution Planning
313. The FDIC and Unintended Consequences of Dodd-Frank

314. Reforming Credit Rating Organizations Under Dodd-Frank
315. Financial Asset Impairment Reserves
316. Improving the Regulatory Process and Financial Cost-Benefit Analysis
317. The Basel Proposed Rules on Liquidity Regulation and a Suggestion for a Better Approach
318. MF Global and the Implications for the Primary Dealer Structure
319. The Financial Stability Board's Methods for Defining Globally Systemic International Banks
320. A Regulatory Blueprint for Mismanaging the Sovereign Debt Crisis
321. Creating a More Flexible and Accountable Basel System
322. The Federal Reserve Board Proposal for Enhanced Prudential Standards and Early Remediation Requirements
323. Alternatives to the Proposed Risk-Based Bank Capital Standards
324. Some Lessons from the MF Global Debacle
325. Regulation of Money Market Funds and Systemic Risk
326. The Volcker Rule: Market Making Exception
327. Treasury Mismeasurement of the Costs of Federal Financial Stability Programs
328. Two Cheers for the JOBS Act
329. Financial Stability and the Regulation of Money Market Mutual Funds
330. LIBOR Reform
331. Specialized Corporate Disclosure Provisions in the Dodd-Frank Act
332. Regulation of Bank Capital and Liquidity
333. An Open Letter to President Obama
334. Glass-Steagall and the Volcker Rule
335. Improving Capital Adequacy Disclosure
336. How Can We Do Better Than the Basel Liquidity Coverage Ratio?
337. Caveat Creditor: Qualified Mortgage Ruled Fails to Protect Borrowers or the Economy

338. Lessons from Cyprus
339. Restricting Access to Regulatory Data
340. The Dangers of Substituting Foreign Compliance for US Supervision of Financial Derivatives Activity
341. Questions About Brown-Vitter
342. Money Market Funds — A Solution?
343. Making Bank Capital Requirements Simpler, More Comparable, and More Transparent
344. The New Qualified Residential Mortgage Rule Proposal
345. Beating Bad Trades
346. Liquidity Ratios: The Basel Committee, US Regulators, and the International Shadow Committees
347. Asset Management and Systemic Risk
348. The J.P. Morgan Settlement
349. Data Breaches and Payment System Risks
350. Regulating to Beat the Clock: The Final Implementation of the Volcker Rule
351. The Arms Race Between Innovation and Regulation in Derivatives Markets
352. Limiting Systemic Risk and Too-Big-to-Fail
353. Revisiting Equity Market Structure: Principles to Promote Efficiency and Fairness
354. An Open Letter to the Incoming Congress
355. The New York Fed and Primary Dealers
356. Releasing Data: Promoting Efficiency or Fairness
357. The Fed's SIFI's Surcharge: An Alternative Proposal
358. Regulating Cross-Border Swaps Transactions of US Banking Affiliates
359. Executive Compensation, Clawbacks, and Accounting Restatements
360. Strengthening Stress Tests
361. TLAC: The Last Nail in the Coffin of Too Big to Fail?

362. Deposit Insurance, Government Guarantees, and Too-Big-To-Fail: What Remains to Be Done?

Overview of Statements of US Financial Regulatory Committee

Robert Litan, Financial Crises and Policy Responses, A Market-Based View from the Shadow Financial Regulatory Committee, 1986-2015, AEI, November 2016