



News

Timothy Sullivan and Michael Morehead Co-Author Article, "FRB, FDIC and OCC Issue Proposals that Would Revise Bank Regulatory Capital Requirements and the Risk-Weighted Asset Rules"

July 5, 2012

On June 7, 2012, the Agencies issued proposed rules (<http://www.federalreserve.gov/newsevents/press/bcreg/20120607a.htm>) that would revise bank regulatory capital requirements and the risk-weighted asset rules. These rules represent the most extensive changes to bank capital requirements in recent memory.

The rules will extend large parts of a regulatory capital regime to all U.S. banks and their holding companies, other than the smallest bank holding companies (generally, those with under \$500 million in consolidated assets).

Comments on the Rules are due by September 7, 2012. The Rules are expected to go into effect on January 1, 2013. However, in some situations full compliance with the Rules would not be required until January 1, 2019.

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