

## Overview

Financial institutions regulation has become the preferred choice for policymakers who aspire to strengthen the financial system, encourage investor confidence and protect consumers. Financial reform and its implications now dominate almost all significant decisions made by financial institutions. With our global reach and broad depth of knowledge about regulation, law, policy and business, Dentons is at the forefront of helping clients navigate the new landscape. Whether it is the Dodd-Frank Act in the US, the swath of EU directives and regulations, or the fundamental domestic reforms of UK banking and financial institution structure and supervision, our team of more than 200 lawyers and professionals helps clients find solutions.

Using practical insight gained from involvement in government, often as government officials, and as former counsels and compliance officers, our lawyers and professionals help on a daily basis with domestic and cross-border regulation.

Facilitate your institution's compliance with a complex framework of rules. In collaboration with you, we develop tactics that preserve and advance your business' interests.

Stay ahead of the curve as global regulatory bodies enact new measures. With Dentons, you gain a critical ally in minimizing risk and seizing opportunities.

## Representative Experience

- **Financial institutions:** Helping navigate the complexities of the US Consumer Financial Protection Bureau (“CFPB”) and its rulemaking, examination and enforcement powers. We assist clients with preparation for CFPB examinations, counsel clients during CFPB examinations and help clients respond to the results of CFPB examinations, as well as represent clients regarding corrective actions, enforcement actions and litigation. We have prepared institutions impacted by the CFPB's rulemakings, and analyzed the CFPB's prospective powers to assist clients anticipate CFPB actions. Our Public Policy and Regulation team provided institutions with valuable political intelligence regarding possible CFPB actions and their impact on client activities.
- **Globally systemically important financial institution:** Representing in connection with an analysis and comment letter on notices of proposed rulemakings issued jointly by the Federal Reserve, the Office of Comptroller of the Currency and the Federal Deposit Insurance Corporation related to the enhanced capital requirements of Title I of Dodd Frank. Our detailed analysis addressed various aspects of the Basel III capital requirements, minimum regulatory capital ratios, the Standardized Approach for risk-weighted assets, market discipline and disclosure requirements rules, and the Advanced Approaches risk-based capital rule, and market risk rule. We also assisted the client in analyzing and providing comments to a leading trade association on its comment letter covering the joint notices of rulemaking, and participating in related discussions with the regulatory agencies.