Home > News & Events > Press Releases

Press Release

October 19, 2010

Federal Reserve issues Report to Congress on Risk Retention

For immediate release

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The Federal Reserve Board on Tuesday issued a report on the potential impact of credit risk retention requirements on securitization markets. The report was required by the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Dodd-Frank Act also requires the Federal Reserve and other agencies to jointly implement risk retention requirements for securitizers or originators of assets securitized through the issuance of asset-backed securities.

The report highlights the significant differences in market practices and performance across securitizations backed by different types of assets. The report recommends that the agencies take these differences into account when developing risk retention requirements in order to achieve the objectives of the Dodd-Frank Act without unnecessarily impeding the availability of credit.

Attachment (573 KB PDF)

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