

**Meeting Between Staff of the Federal Reserve Board, the Office of the Comptroller of the
Currency (OCC), the Federal Deposit Insurance Corporation (FDIC),
and Representatives of TD Bank
March 12, 2014**

Participants: David Emmel, Kevin Littler, Dafina Stewart, Jahad Atieh (Federal Reserve Board)

Tena Alexander, Tiffany Eng, Linda Jennings, Matthew Keogh, Aurelia Kovatch, Patrick Tierney, Colleen Twardziak, Scott Waterhouse, James Weinberger (OCC)

Kyle Hadley, Rebecca Berryman, Eric Schatten, Greg Feder, Sue Dawley (FDIC)

Scott Ferguson, Stephen Boyle, James Reilly, Alan Jette, Trevor Hicks (TD Bank)

Summary: Staff of the Federal Reserve Board, the OCC, and the FDIC representatives of TD Bank to discuss the proposed Liquidity Coverage Ratio rule, which would implement the Basel III liquidity standards in the United States. Meeting participants discussed the proposed rule's treatment of sweep deposits and public deposits, as well as the assets that may be included in a company's liquidity buffer as a high quality liquid asset. A copy of the handout provided by TD Bank is attached.

Attachment