RANDALL D. GUYNN BIOGRAPHY

My name is Randall D. Guynn and I am Chairman of the Financial Institutions Group at Davis Polk & Wardwell LLP, where I have worked since 1986. My practice has focused on advising banks of all sizes on their most critical financial regulatory issues and transactions. During my career, I have played key roles in designing or drafting some of the most important financial regulatory reforms, including Title II of the Dodd-Frank Act, the European Bank Resolution and Recovery Directive, the Hague Securities Convention, the Gramm-Leach-Bliley Act, the European Finality Directive, the 1994 revisions to Article 8 of the Uniform Commercial Code and the 1990 amendments to the Trust Indenture Act. I have also played a leading role in designing the single-point-of-entry (SPOE) recapitalization within resolution strategy, which is widely considered to be the best solution to the too-big-to-fail problem. In recent years, I have advised a large number of financial technology and cryptoasset companies. Among other things, I helped design the proposed Libra/Diem payment stablecoin, most of the features of which are reflected in the proposed STABLE Act. I recently posted a working paper on how the FDIC can avoid a repeat of the disastrously expensive failure of Silicon Valley Bank. I am currently working on a book on the history of private money from Mesopotamia to cryptocurrency and another on the Kirtland Safety Society Anti-Banking Company and other common-law banks in early modern England and on the America frontier. The views I express are my own, and not necessarily those of Davis Polk, any client or any other organization with which I am or have been affiliated.