

MEMORANDUM

To: File

From: Michael Spratt
Counsel to Commissioner Kara Stein
U.S. Securities and Exchange Commission

Date: November 7, 2013

Re: Meeting with representatives of Goldman Sachs

On November 7, 2013, Michael Spratt met with the following representatives of Goldman Sachs: Elisha Wiesel, David Rusoff, Michael Paese, and Ken Connolly. The parties discussed the proposal to implement the Volcker Rule.