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Richard K. Kim is a partner with Wachtell, Lipton, Rosen & Katz, where he specializes in representing domestic and foreign banks, fintechs, and other financial institutions in a broad range of regulatory matters, including in connection with mergers and acquisitions, enforcement actions, compliance and related matters. Previously, he was an attorney with the Board of Governors of the Federal Reserve System, where he worked on a wide range of supervisory matters. He was also Assistant General Counsel with NationsBank Corporation.

Representations include:

- Capital One in its acquisition of Discover
- Bank of Montreal in its acquisition of Bank of the West
- SoFi in its acquisition of Golden Pacific and conversion to a bank holding company
- Umpqua in its merger with Columbia
- Webster Financial in its merger with Sterling Bancorp
- Banco Santander in its take private of Santander Consumer USA and its acquisition of Amherst Pierpont
- Cadence in its merger with BancorpSouth Bank
- PNC in its acquisition of BBVA USA
- Huntington in its acquisition of TCF

- BB&T in its merger with SunTrust
- TD Ameritrade in its merger with Charles Schwab
- JPMorgan Chase in its acquisition of Instamed
- Square, Inc. in its establishment of an FDIC-insured industrial bank

Other notable representations:

- The United States Department of Treasury in its conservatorship of Fannie Mae and Freddie Mac
- Bank of America in its acquisitions of Merrill Lynch, MBNA, Montgomery Securities, Barnett and Boatmen's
- JPMorgan Chase in its acquisitions of Bear Stearns and Bank of New York's retail bank branches
- Capital One in its acquisitions of Cabela's bank assets, ING Direct, HSBC's domestic credit card business and Chevy Chase Bank
- Wells Fargo in numerous acquisitions and divestitures, including its acquisition of Wachovia Corporation
- Morgan Stanley in its conversion to a bank holding company
- GMAC in its conversion to a bank holding company
- CIT in its conversion to a bank holding company and its acquisition of OneWest Bank

Richard has been recognized as a Law360 MVP, one of the 500 leading lawyers in America by *Lawdragon* and as a leading lawyer in *Who's Who Legal* and the *Chambers* guide. He is Co-President of the Asian American Legal Defense & Education Fund and a member of the City Year New York Advisory Board.

Recent Publications

[Financial Institutions M&A Key Trends and Outlook](#), in Harvard Law School Forum on Corporate Governance, April 24, 2026.

[Financial Institutions MA Key Trends and Outlook](#), in Harvard Law School Forum on Corporate Governance, February 3, 2025.

[Wachtell Lipton Discusses the Risk of Regulatory Arbitrage as a Merger Strategy](#), in Columbia Law School's Blog on Corporations and the Capital Markets, November 12, 2024.

[Wachtell Publishes Financial Institutions M&A Guide for 2024](#), in NYU Law School's Blog on Compliance and Enforcement, May 8, 2024.

[Special Issues in Financial Services Joint Ventures and Alliances](#), in Partnerships, Joint Ventures, and Strategic Alliances (Law Journal Press, 2022).

[The Growing Enforcement Focus on Cryptoassets](#), in Columbia Law School's Blog on Corporations and the Capital Markets, February 23, 2022.

[FINANCIAL INSTITUTION DEVELOPMENTS - Federal Reserve Control Rule Has Broad Implications](#), in Harvard Law School Forum on Corporate Governance and Financial Regulation, February 17, 2020.

[FINANCIAL INSTITUTIONS DEVELOPMENTS - Landmark Approval of BB&T and SunTrust Merger of Equals](#), in Harvard Law School Forum on Corporate Governance and Financial Regulation, December 14, 2019.

[Editor and author of U.S. chapter](#), in Banking Regulation, 2019 and 2018 eds. (Getting the Deal Through, Law Business Research Ltd.).

[FINANCIAL INSTITUTIONS DEVELOPMENTS - Bank M&A Remains Sound Strategy in Chaotic Equity Markets; Inattention to Deal Basics Can Lead to Failed Deals](#), in Harvard Law School Forum on Corporate Governance and Financial Regulation, January 16, 2019.

[The Government Shutdown's Effect on Deals](#), in Harvard Law School's Forum on Corporate Governance and Financial Regulation, January 9, 2019.

[FINANCIAL INSTITUTIONS DEVELOPMENTS - Regulatory Reform Should Spur Consolidation](#), in Harvard Law School Forum on Corporate Governance and Financial Regulation, May 29, 2018.

[Federal Reserve Takes Severe and Unprecedented Action Against Wells Fargo: Implications for Directors of All Public Companies](#), in Harvard Law School Forum on Corporate Governance and Financial Regulation, February 5, 2018.

[Mergers and Acquisitions -- 2018 - With a Brief Look Back](#), in Harvard Law School Forum on Corporate Governance and Financial Regulation, January 29, 2018.

[FINANCIAL INSTITUTIONS DEVELOPMENTS - Capable and Committed Boards Drive Transactions and Value Creations](#), in Harvard Law School Forum on Corporate Governance and Financial Regulation, October 16, 2017.

[FINANCIAL INSTITUTIONS DEVELOPMENTS - Regulatory Reform - It's Time for the Pendulum to Swing Back](#), in Wall Street Lawyer, Volume 21 Issue 3, March 2017.

[Mergers and Acquisitions - A Brief Look Back and a View Forward](#), in Bank and Corporate Governance Reporter, Volume 57 Number 6, February 2017.

[FINANCIAL INSTITUTIONS DEVELOPMENTS - Significant Activity in All Sectors as Financial Institutions Innovate and Evolve](#), in Harvard Law School Forum on Corporate Governance and Financial Regulation, October 12, 2016.

[Commentary: Bank M&A: Is There a Pulse? Plan ahead. Start early. Expect pain.](#), in The M&A Journal Volume 15 Number 5, 2015.