

OCC

State

Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements

Functional Zone
Publicly Traded
Consumer or Mortgage Products
Security/Secondary Market Part.

No Man's Land
Ambiguous regulatory
requirements or relationships
with regulated institutions

Commercial Zone
Limited financial services
activities or regulation thereof



OCC

"national associations for carrying on the business of banking"

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Bank

State

OCC

National banking associations

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Other

Bank

State

Savings and trust companies

Savings banks

OCC

National banking associations

National currency associations

Bank

Other

Postal savings depositories

State

Savings and trust companies

"Trust companies doing a banking business"

Savings banks

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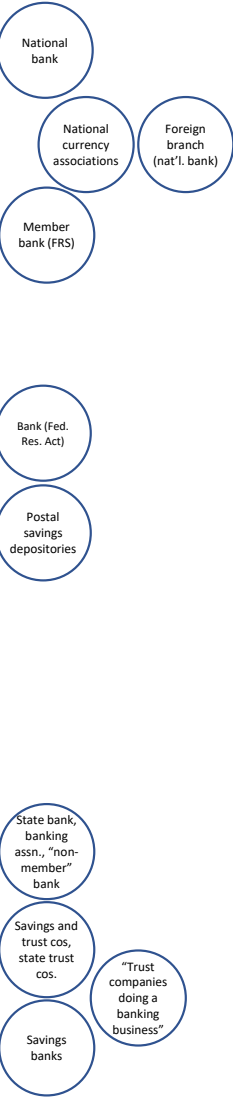
Banking Commerce

OCC

FRS

Other

State



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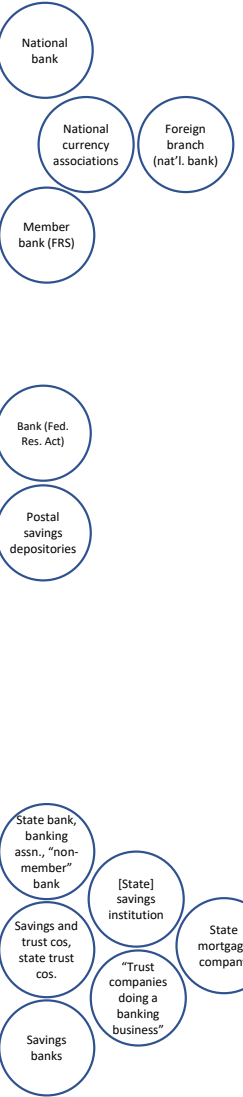
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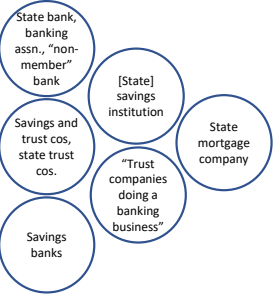
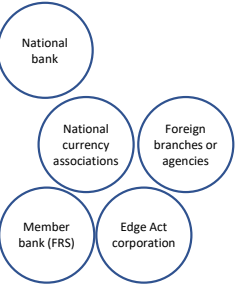
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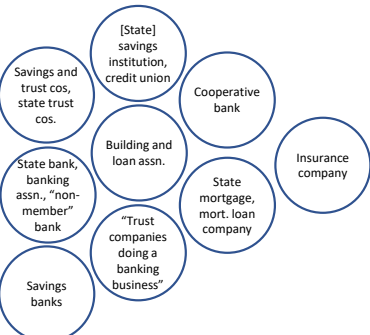
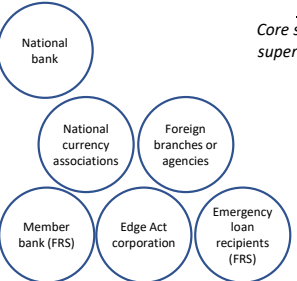
FRS

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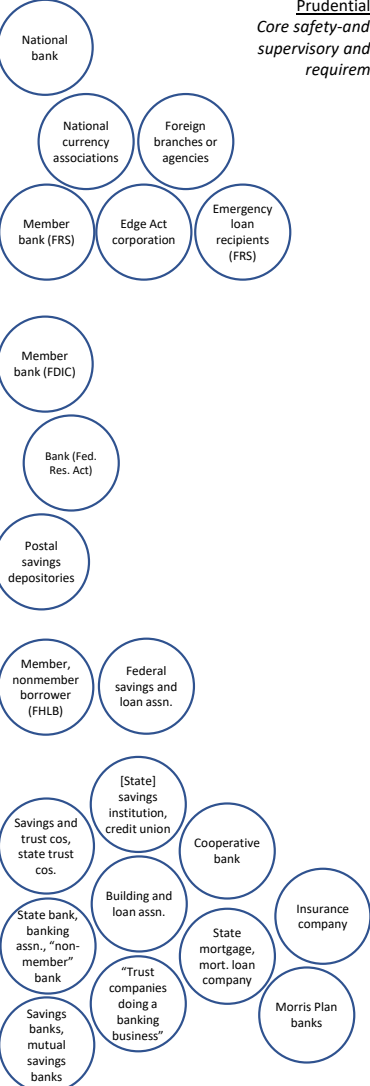
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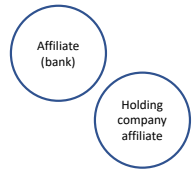
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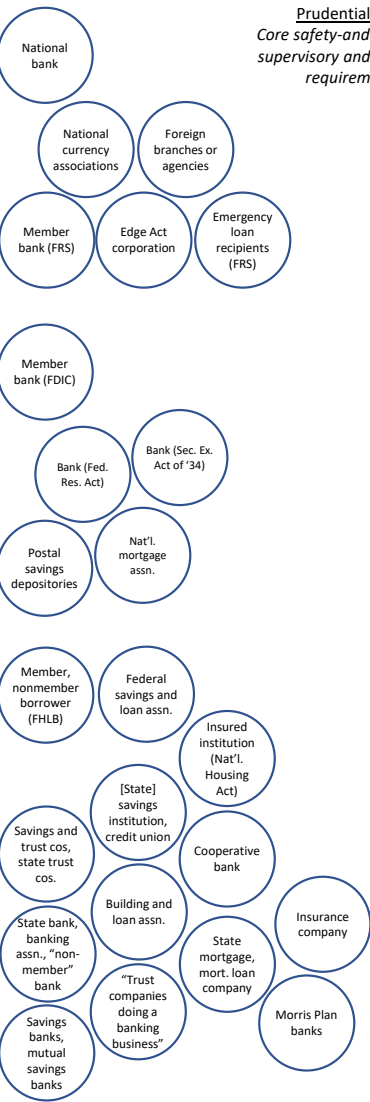


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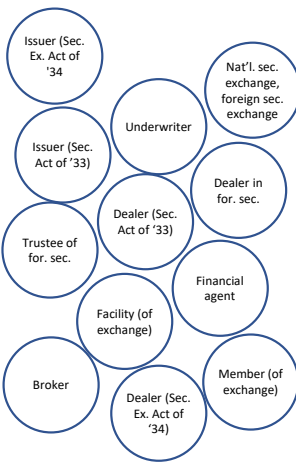
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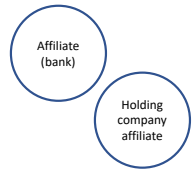
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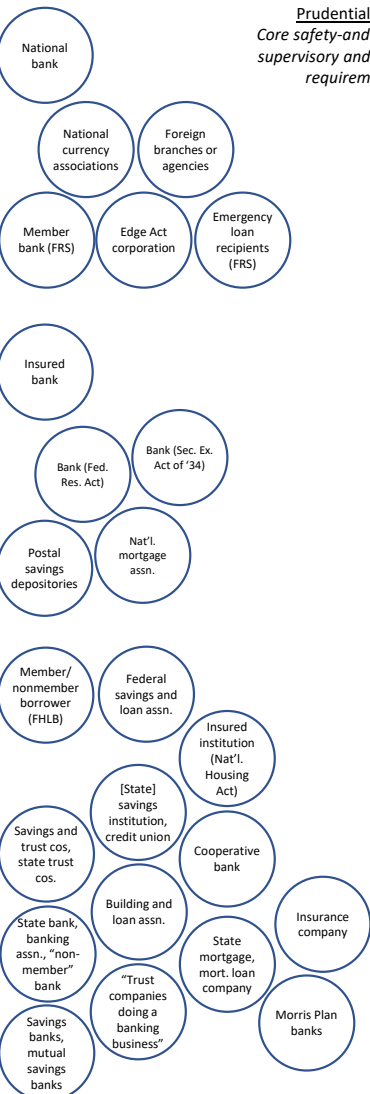
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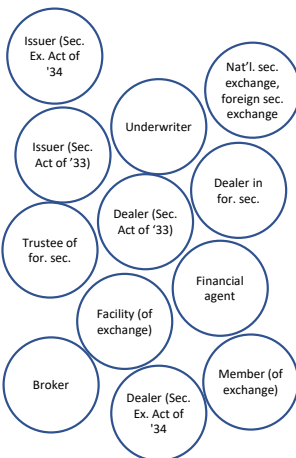
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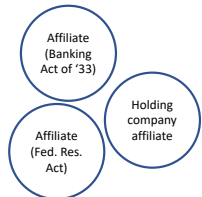
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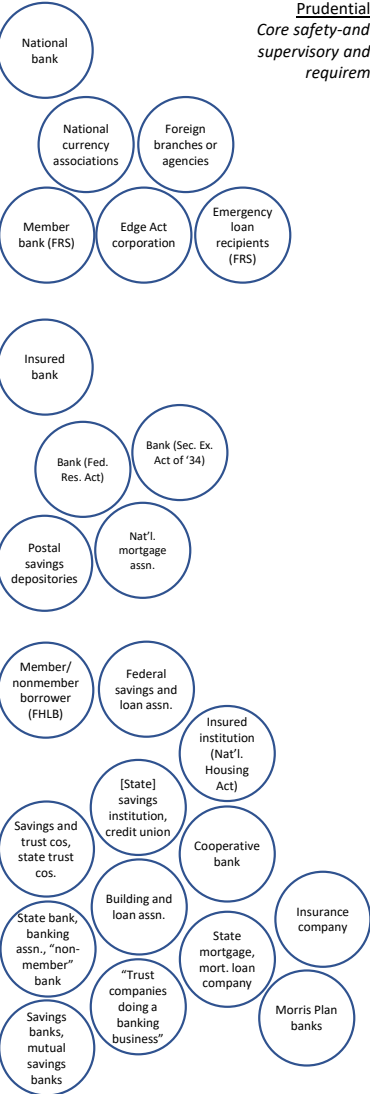
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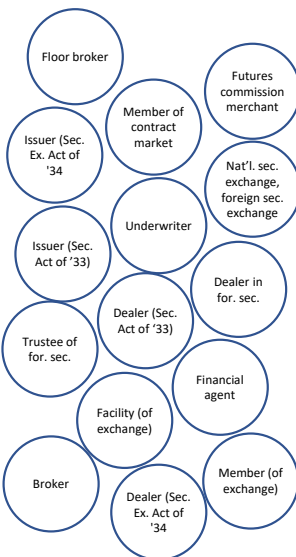
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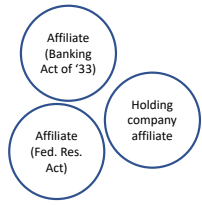
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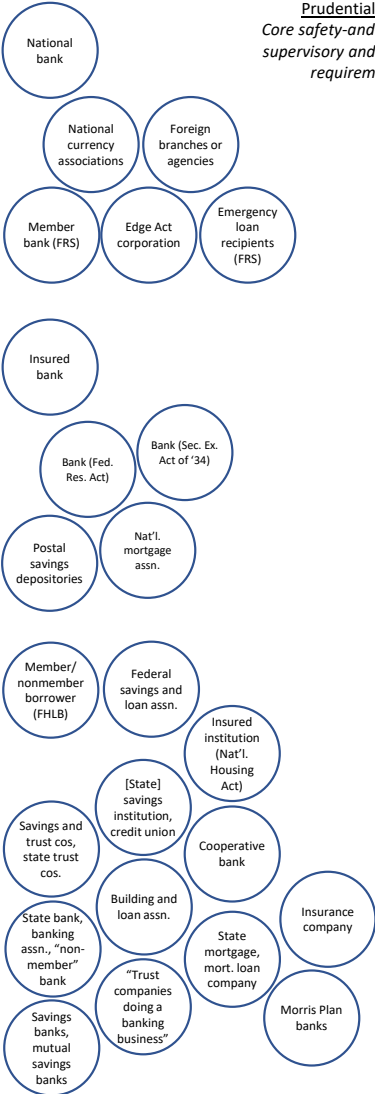
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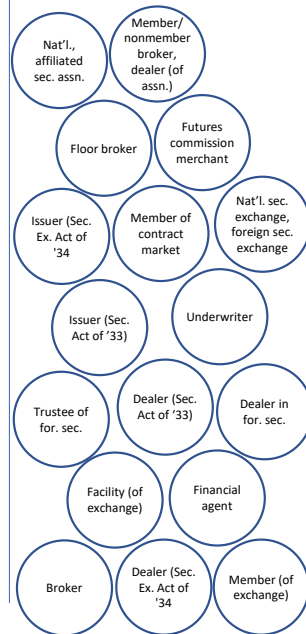
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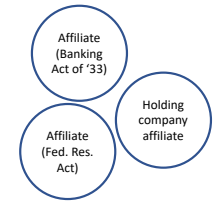
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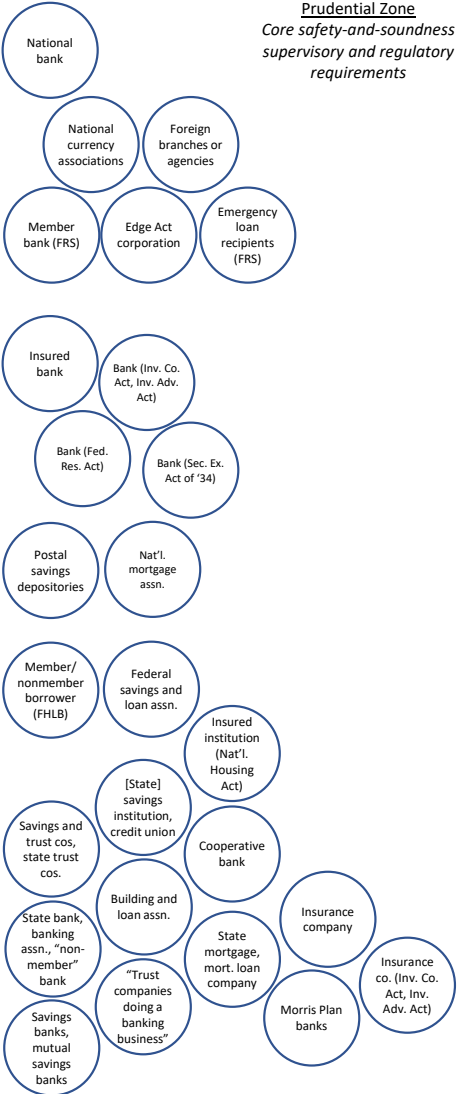
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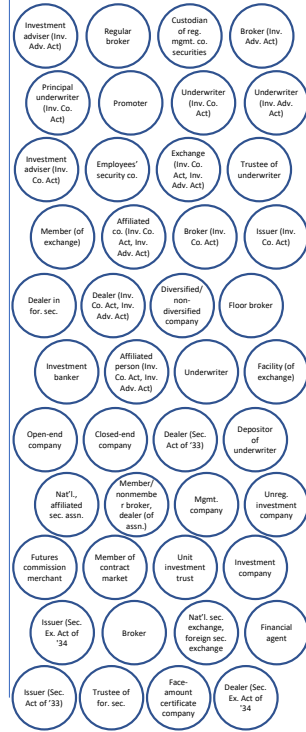
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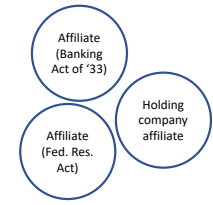
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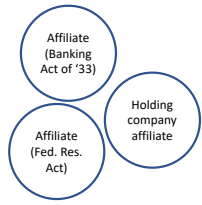
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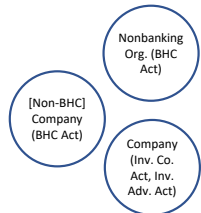
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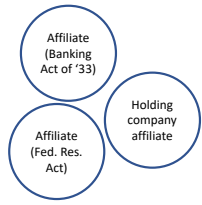
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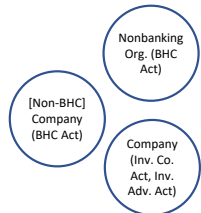
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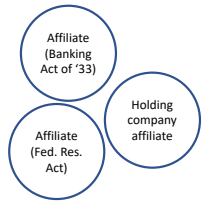
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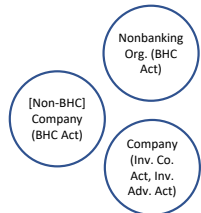
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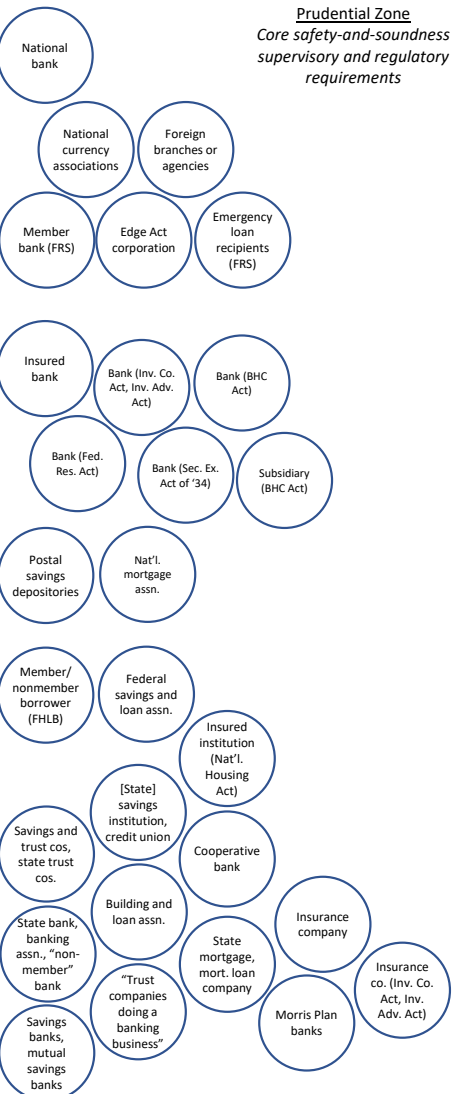


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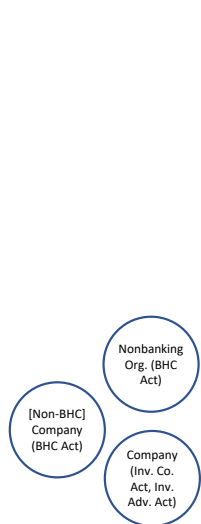
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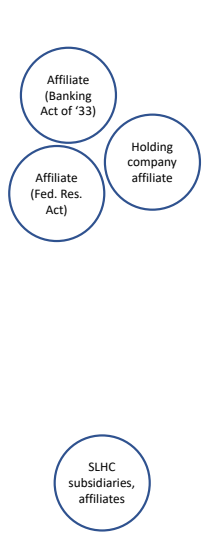
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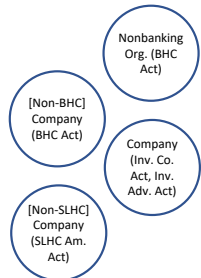
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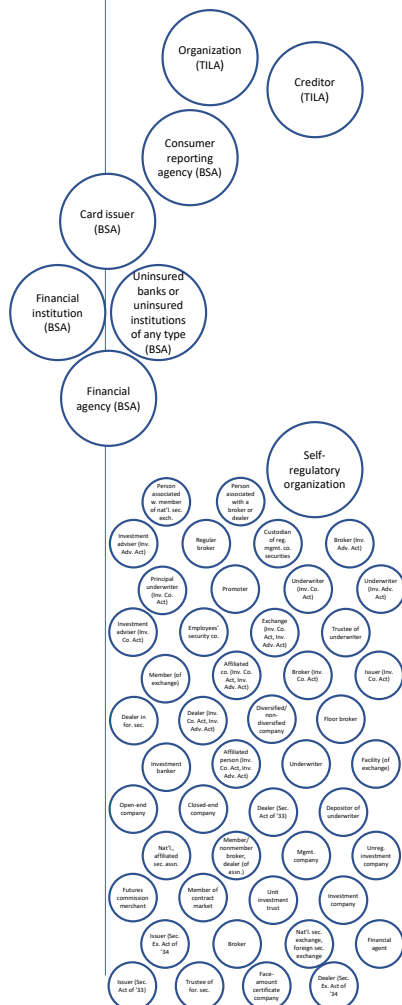


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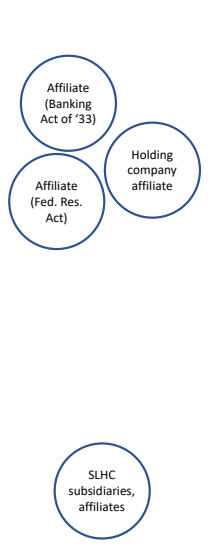
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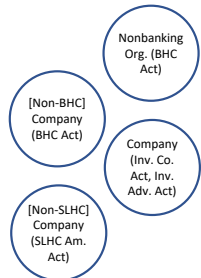
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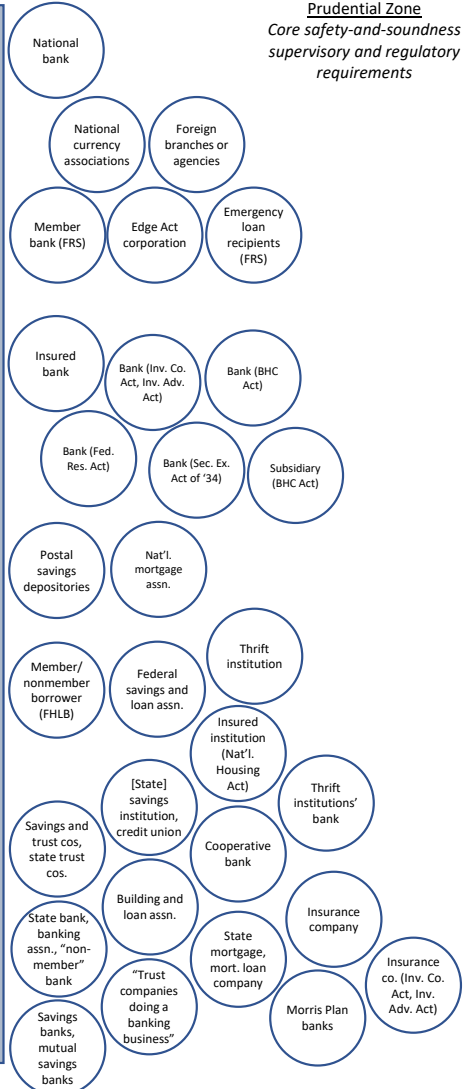


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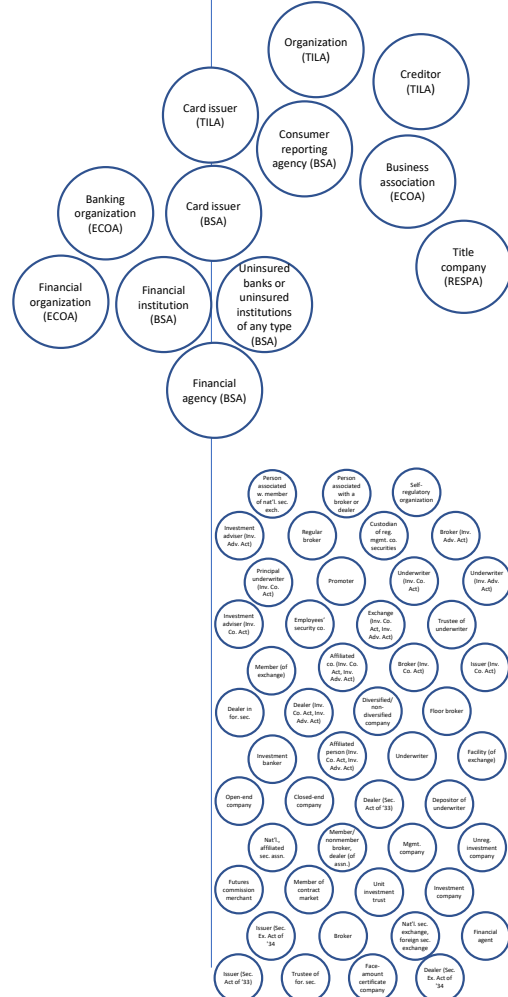


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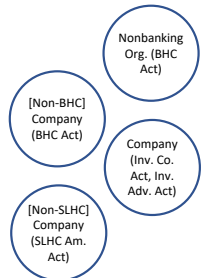
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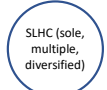
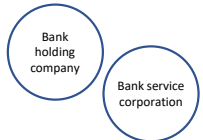


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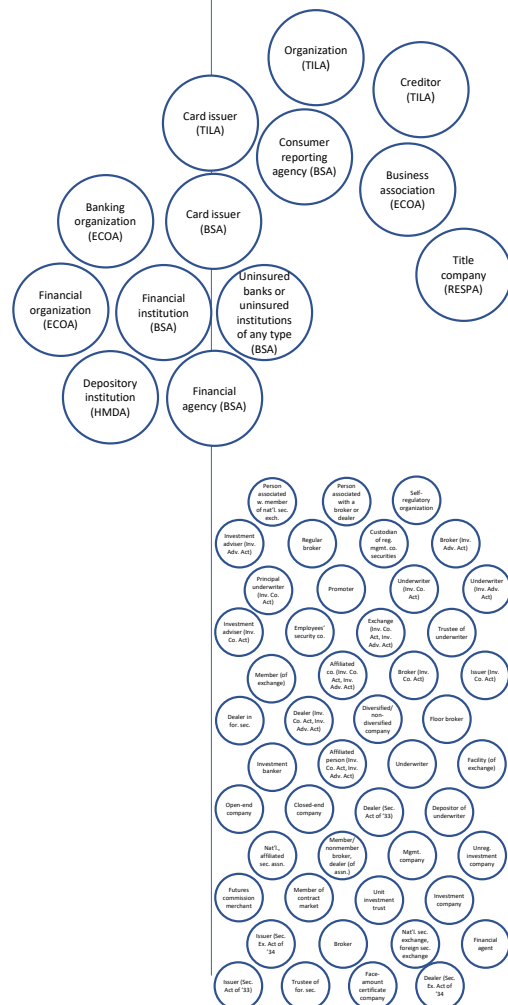


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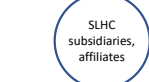
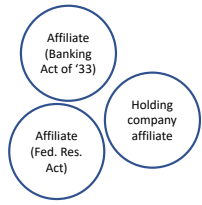
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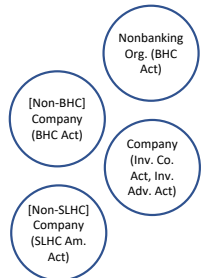
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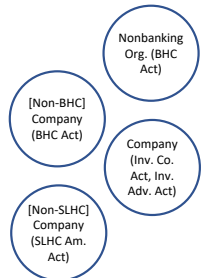
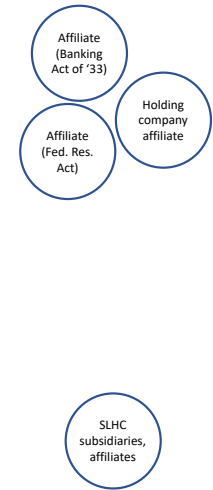
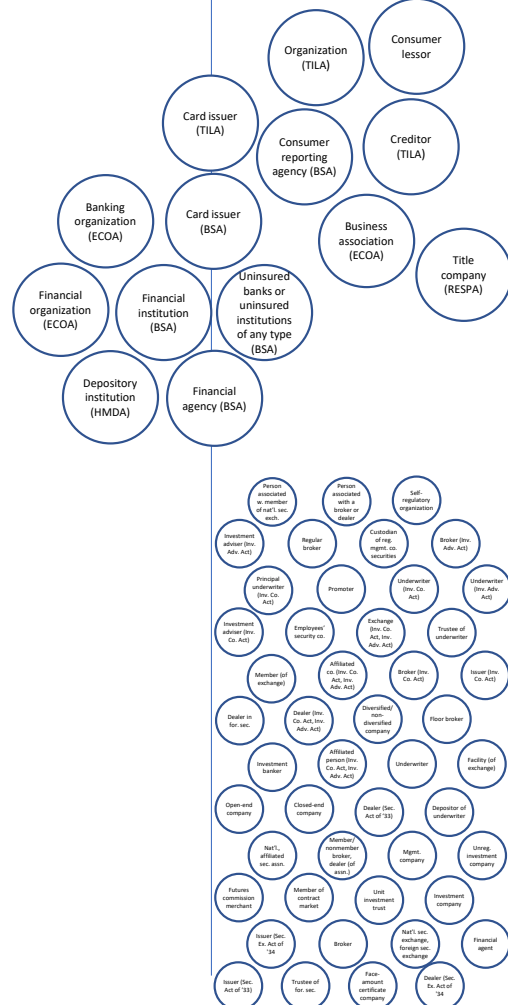
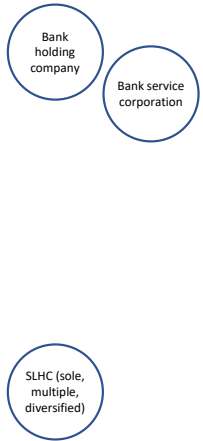
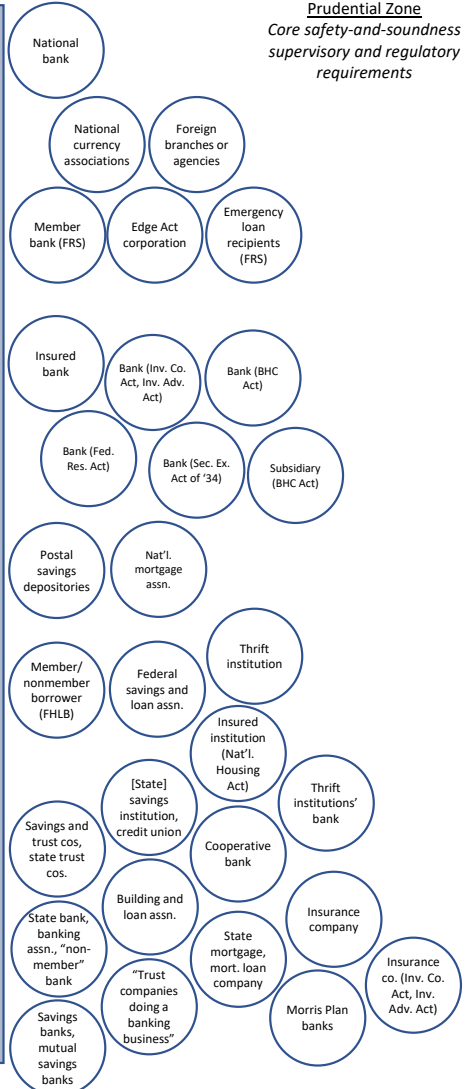
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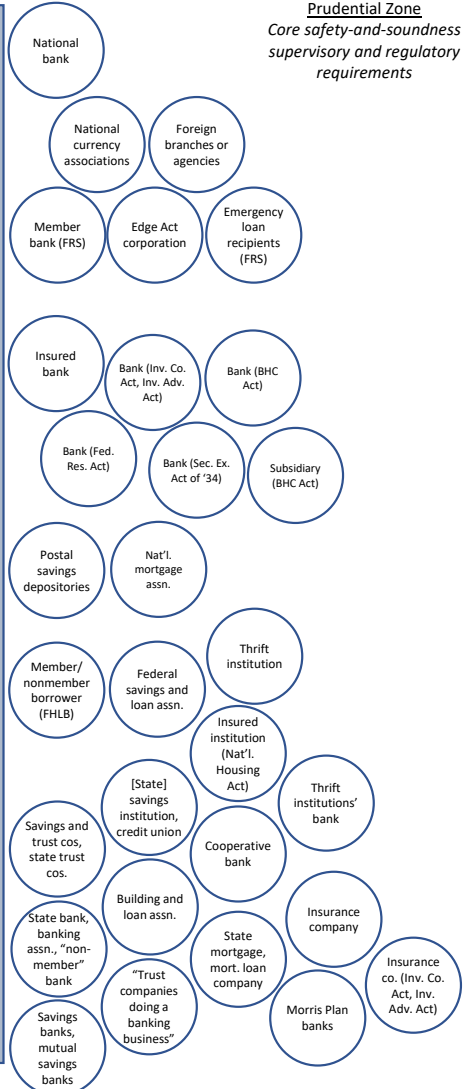
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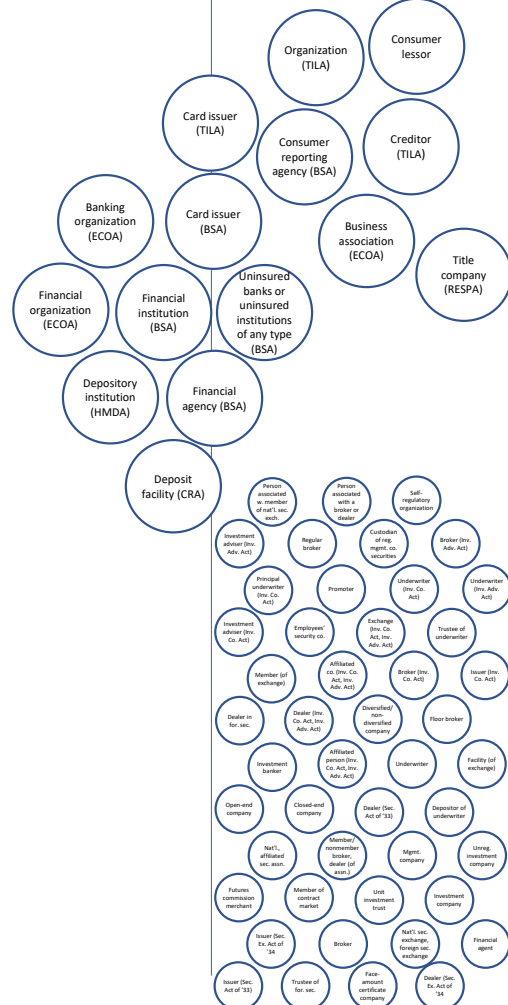


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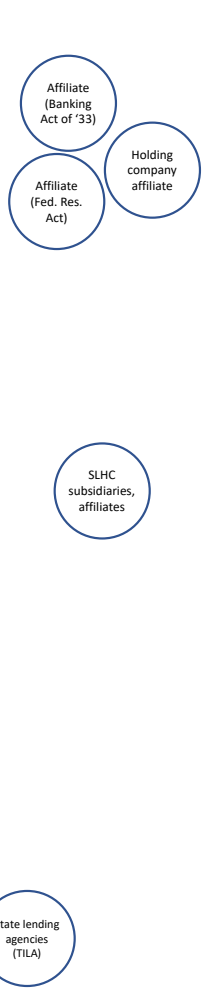
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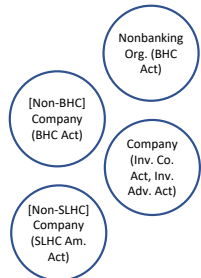
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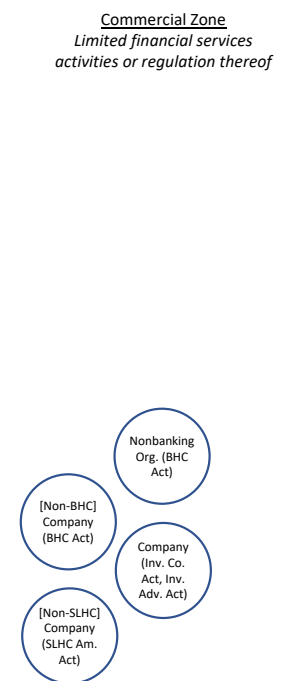
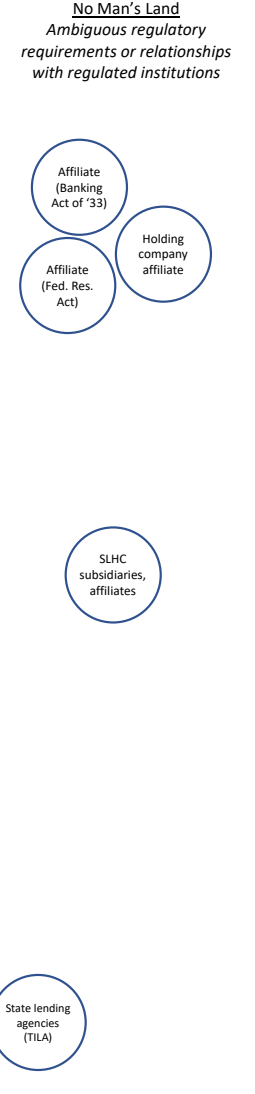
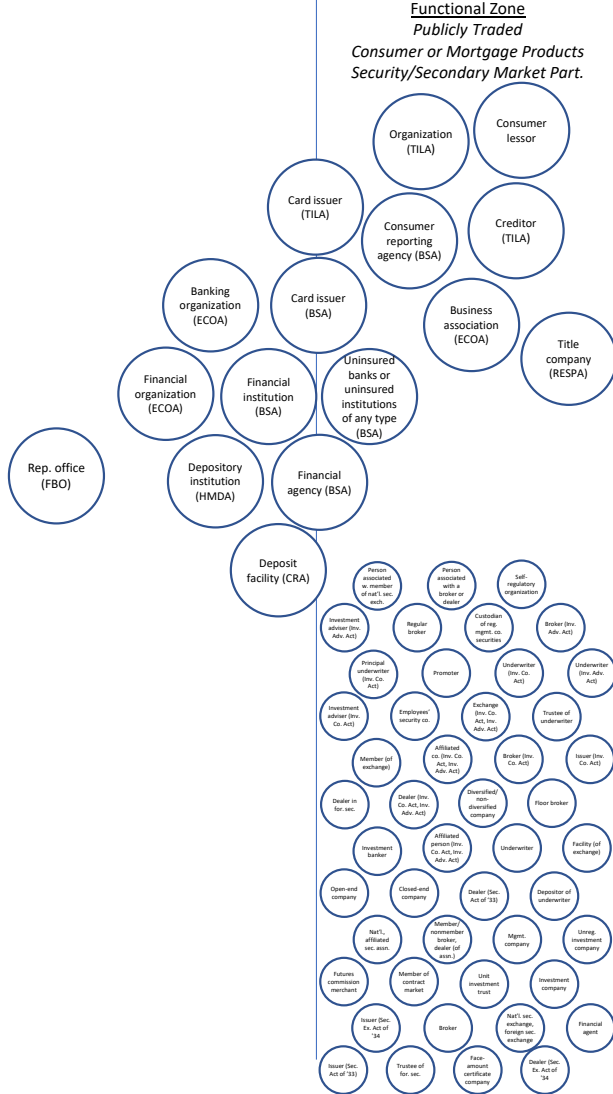
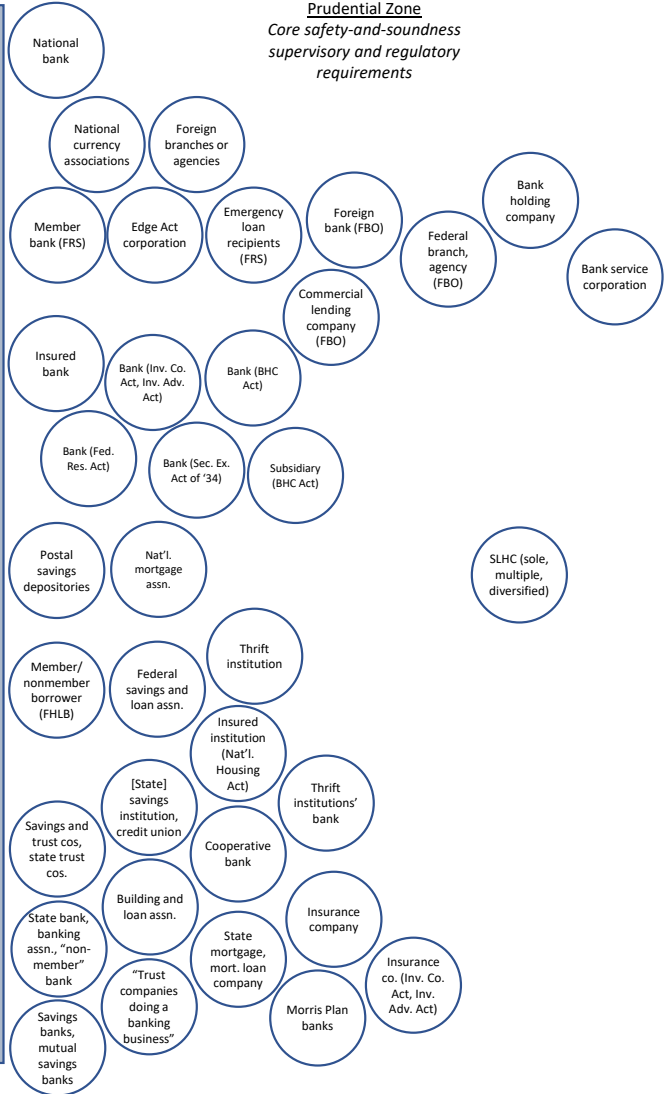
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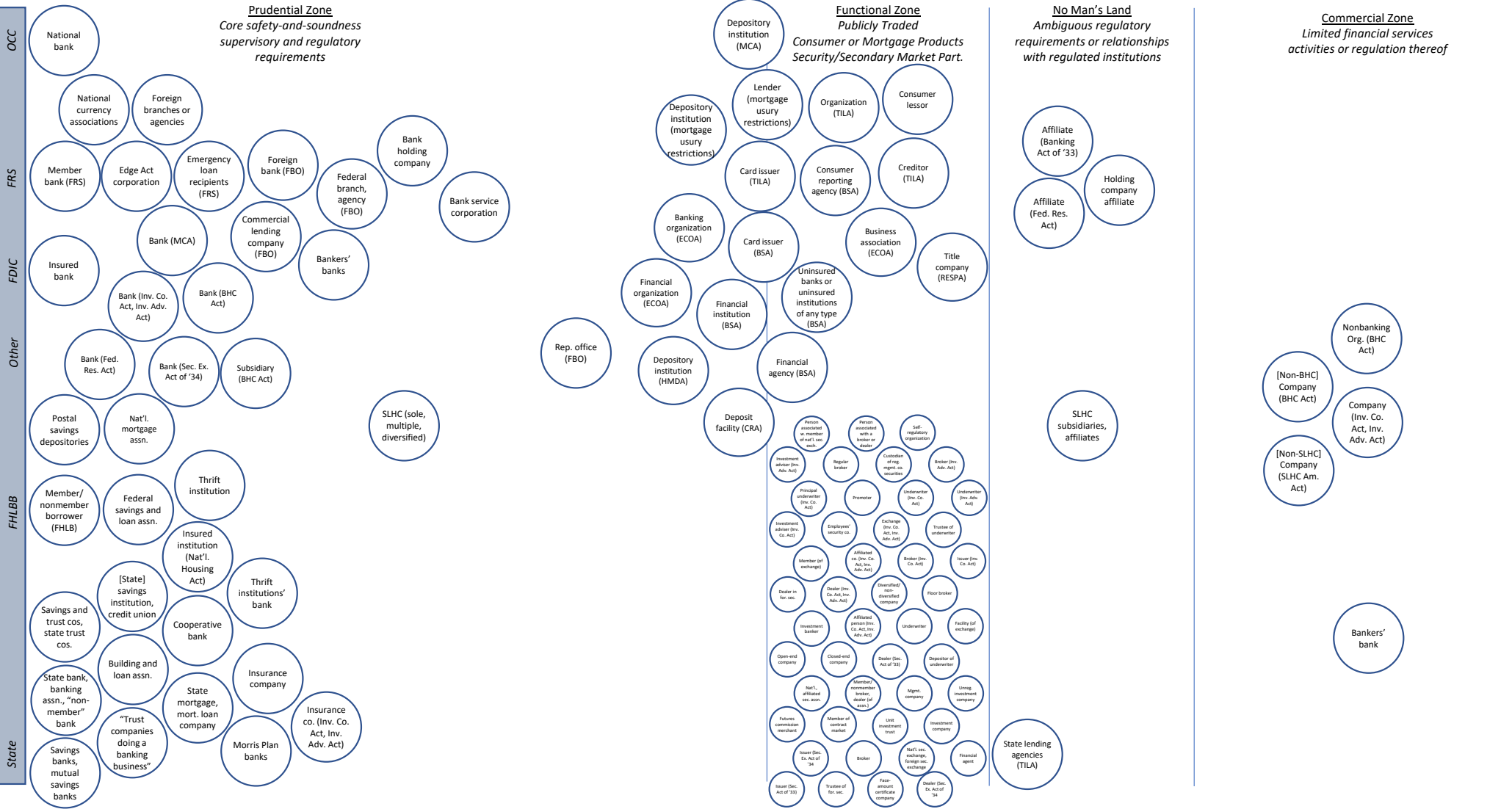
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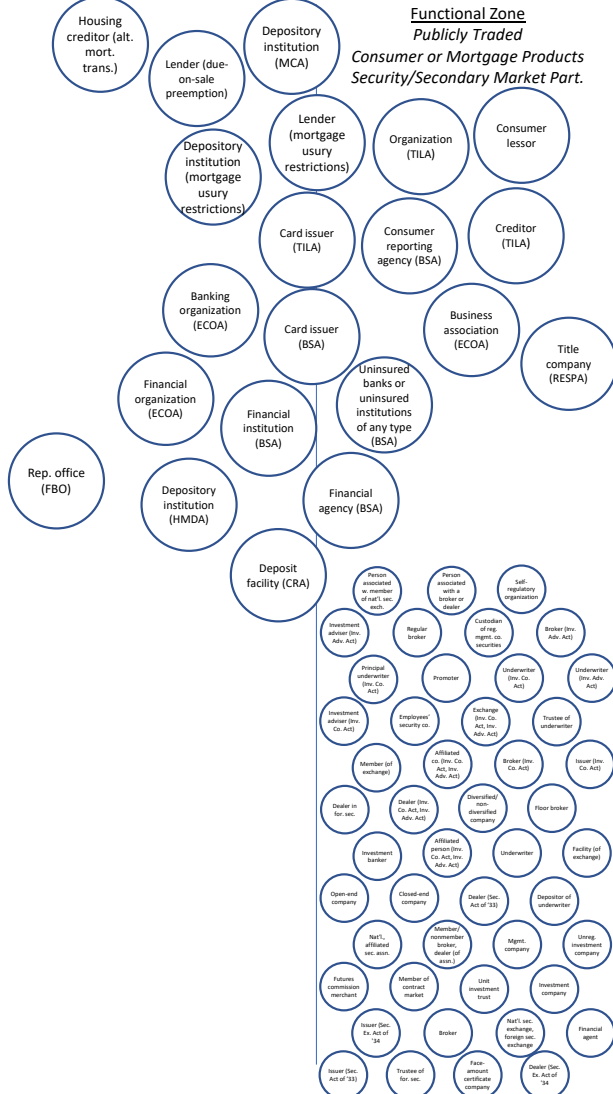


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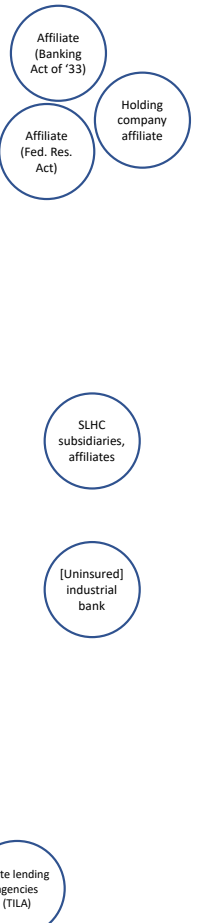
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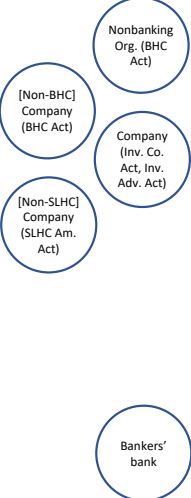
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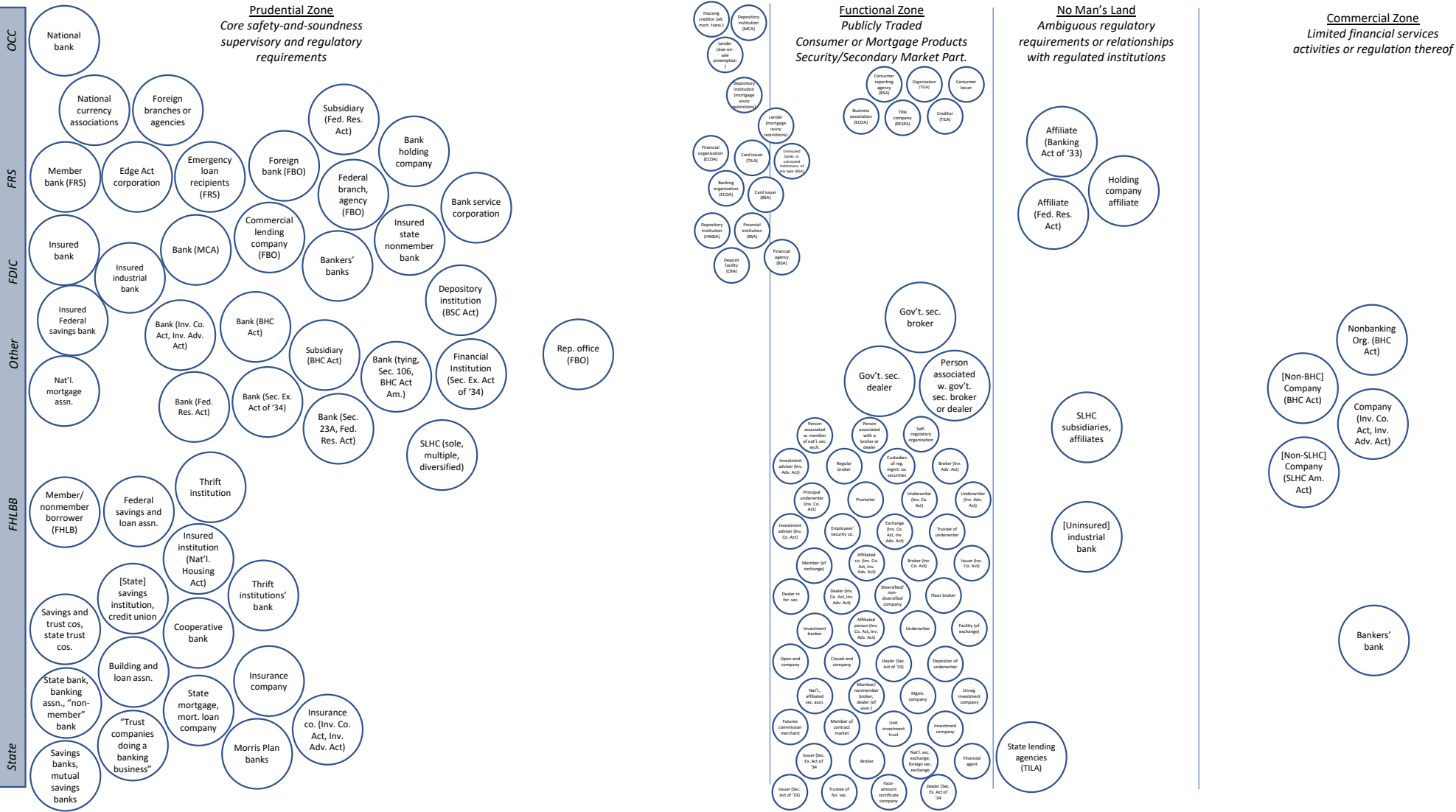


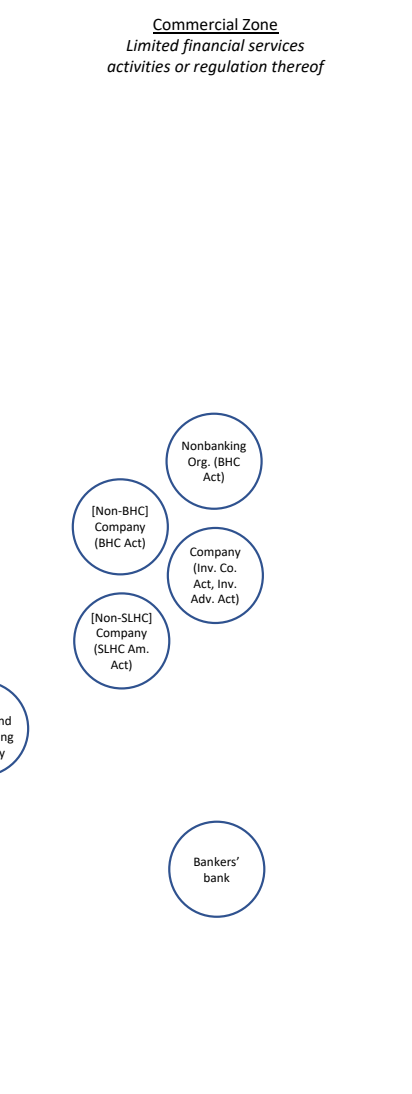
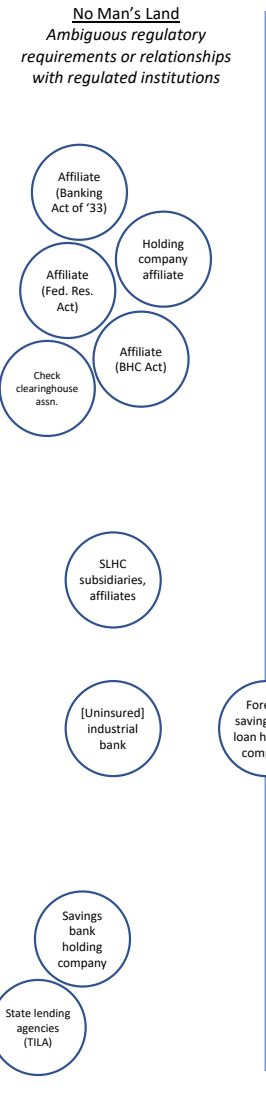
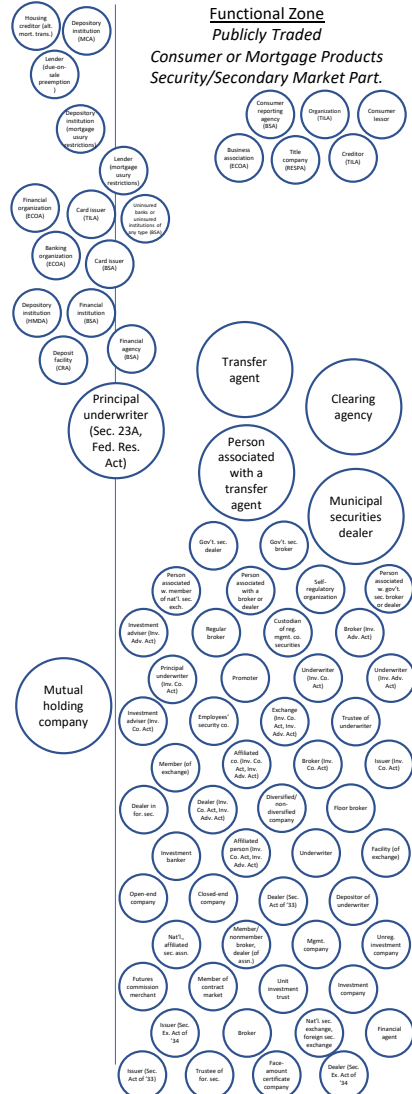
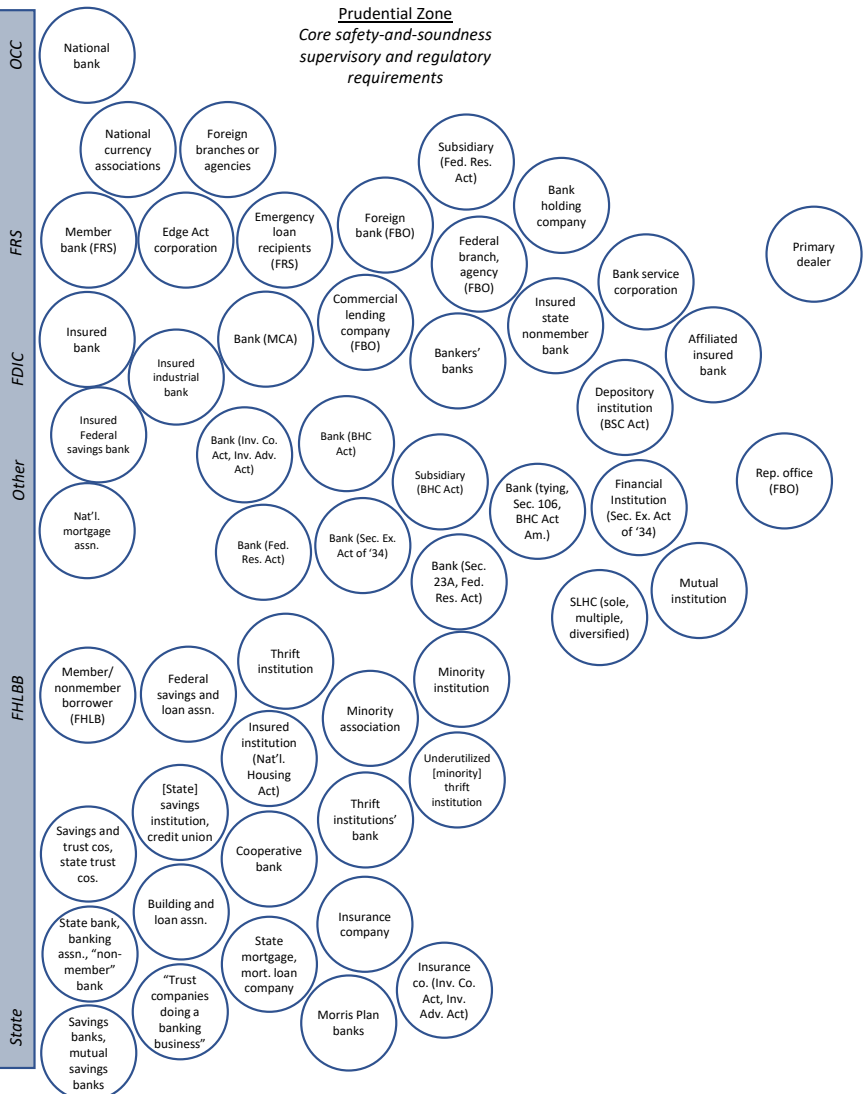
No Man's Land
*Ambiguous regulatory
requirements or relationships
with regulated institutions*



Commercial Zone
*Limited financial services
activities or regulation thereof*

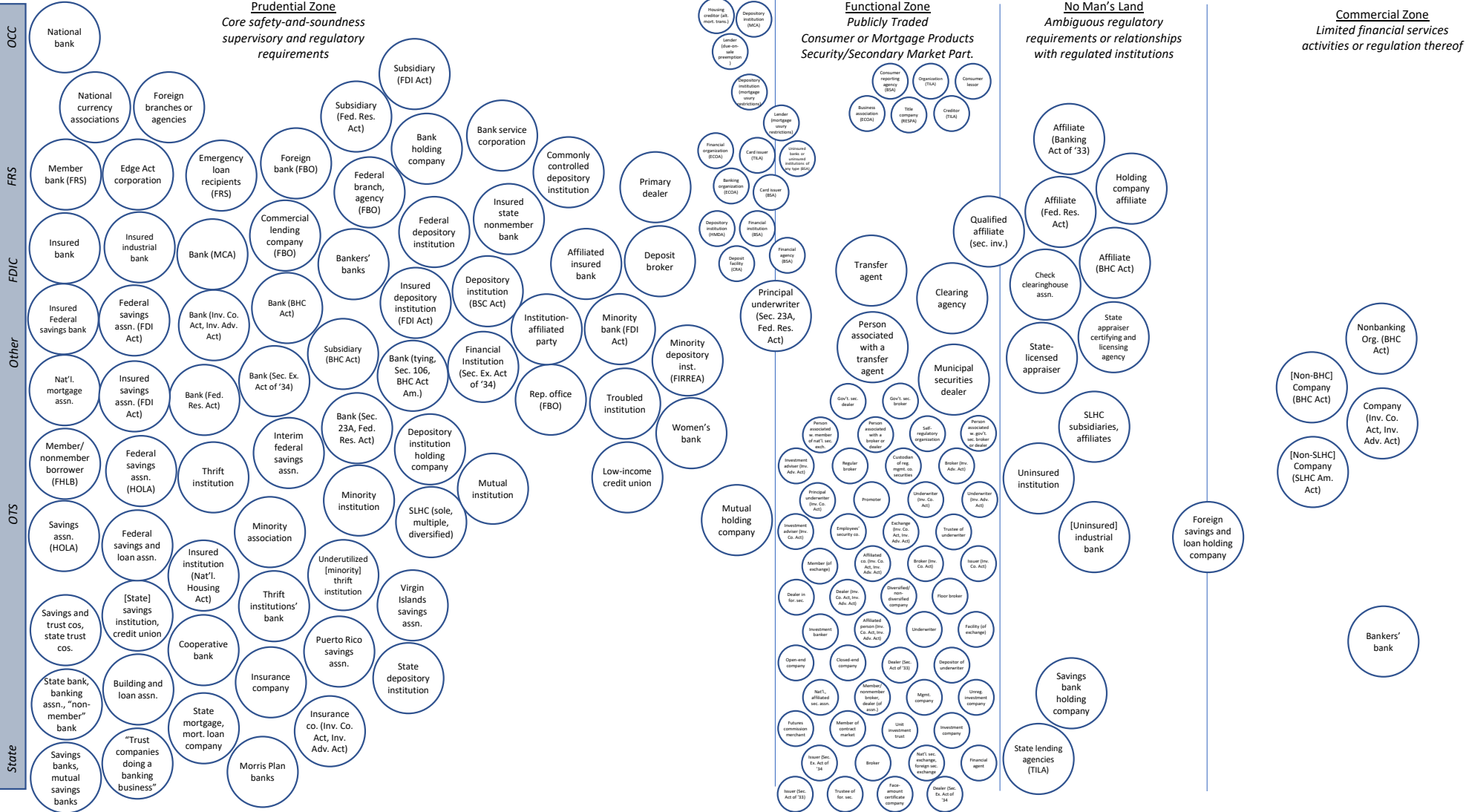






OCC
FRS
FDIC
Other
FHLBB
State

Banking



OCC

FRS

FDIC

Other

OTS

State

Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements

Functional Zone
Publicly Traded
Consumer or Mortgage Products
Security/Secondary Market Part.

No Man's Land
Ambiguous regulatory
requirements or relationships
with regulated institutions

Commercial Zone
Limited financial services
activities or regulation thereof

Large insured depository institution

Small institutions

Gov't. controlled institutions

Private deposit insurers

Depository inst. (private deposit ins., FDICIA)

Affiliate (of FBO)

Office (of FBO)

Community development bank

Minority bank (FD Act)

Minority depository inst. (FDICIA)

Failed fin. inst. (payment system risk, FDICIA)

Fin. inst. (payment system risk, FDICIA)

Failed member (payment system risk, FDICIA)

Broker or dealer (payment system risk, FDICIA)

Clearing org. (payment system risk, FDICIA)

Member (of clearing org., pmt. system risk, FDICIA)

Qualified affiliate (sec. inv.)

State appraiser certifying and licensing agency

State appraiser

SLHC subsidiaries, affiliates

[Uninsured] industrial bank

[Non-SLHC] Company (SLHC Am. Act)

Bankers' bank

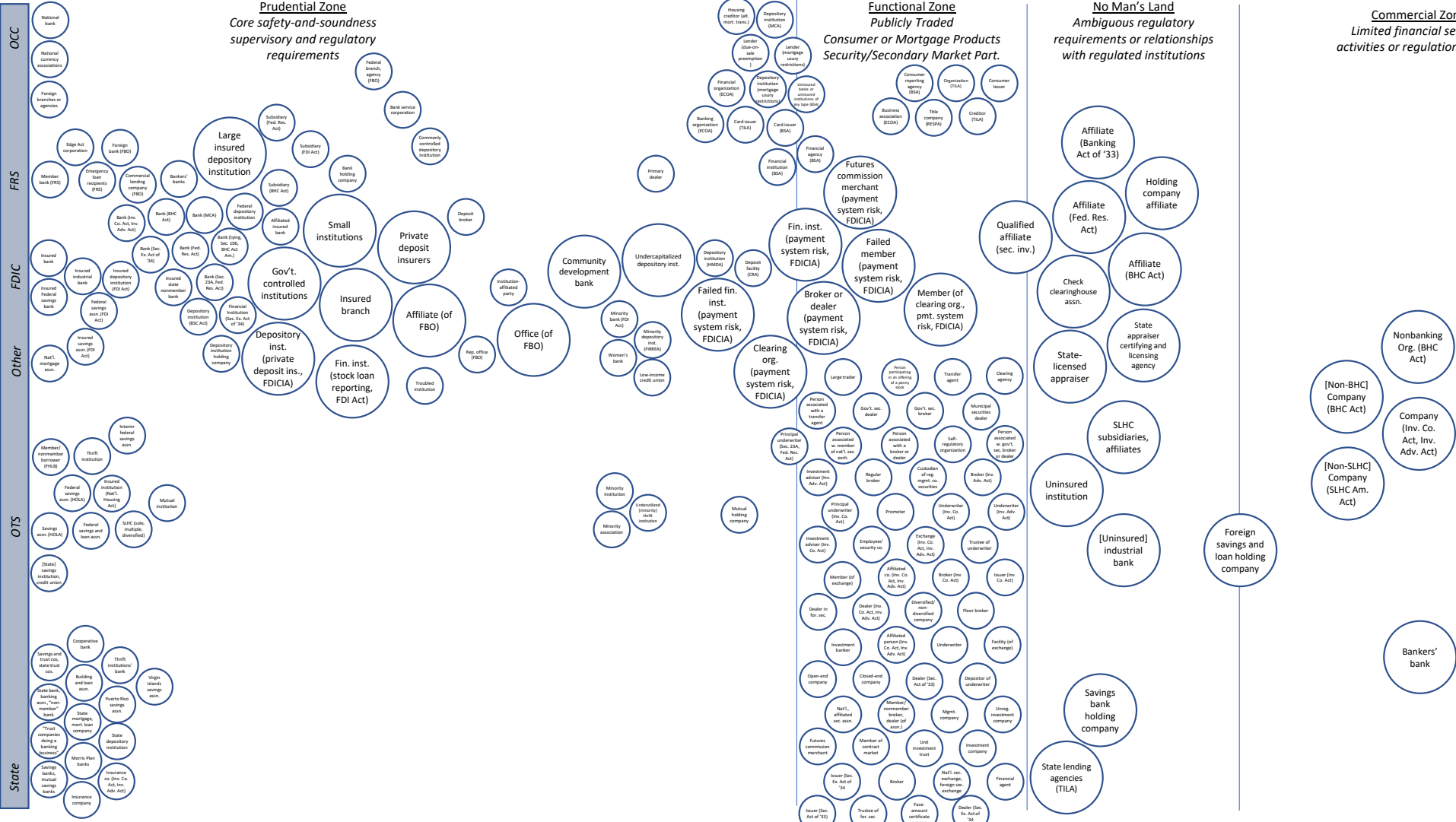
Foreign savings and loan holding company

[Non-BHC] Company (BHC Act)

Company (Inv. Co. Act, Inv. Adv. Act)

Savings bank holding company

State lending agencies (TILA)



OCC

FRS

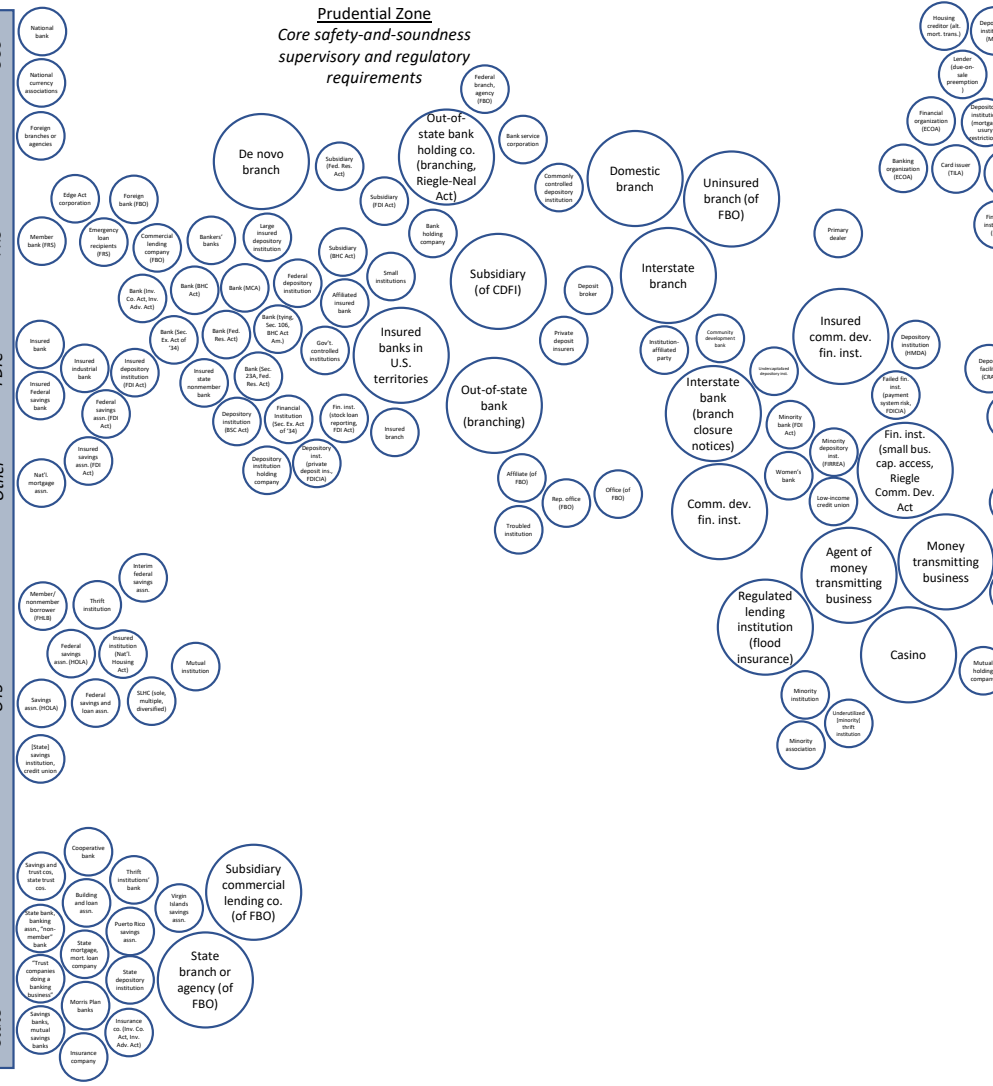
FDIC

Other

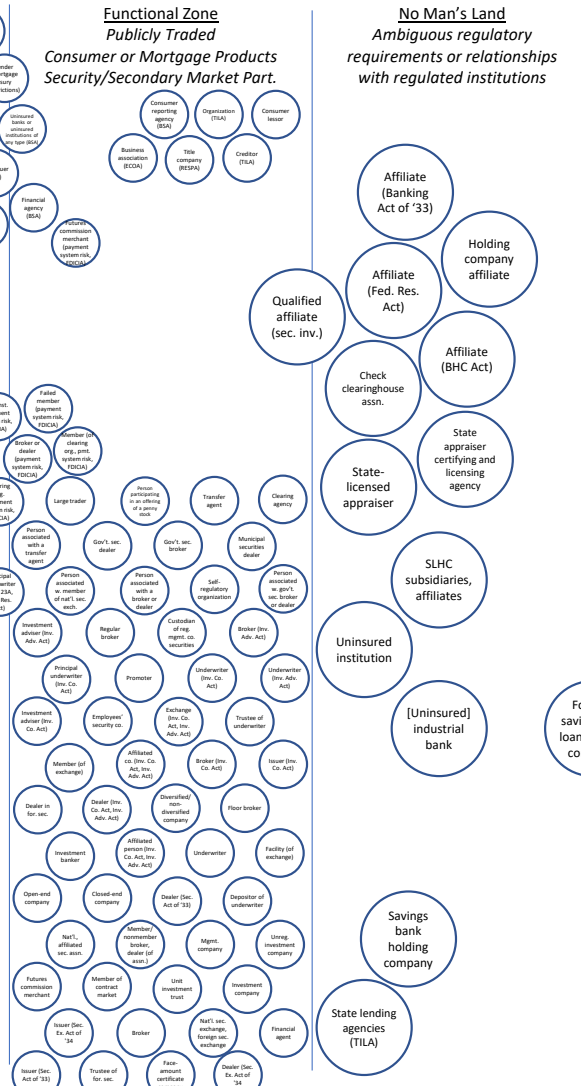
OTS

State

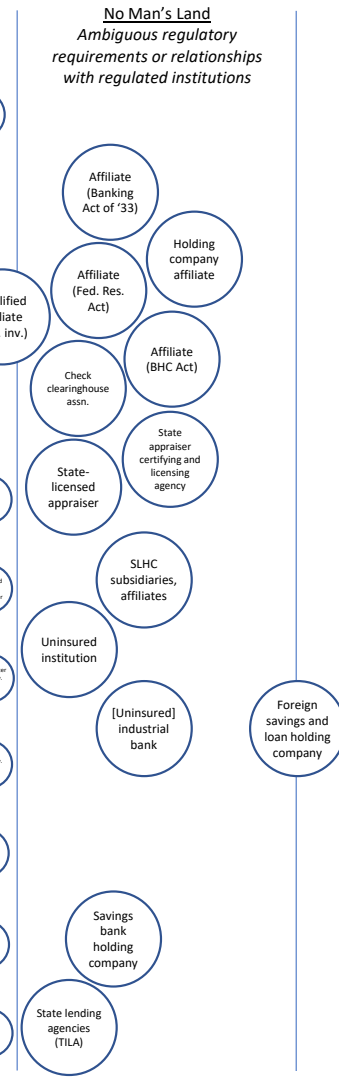
Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements



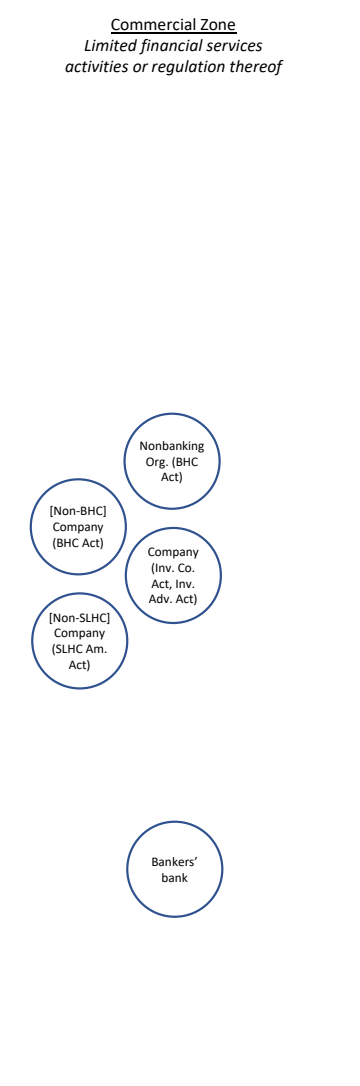
Functional Zone
Publicly Traded
Consumer or Mortgage Products
Security/Secondary Market Part.



No Man's Land
Ambiguous regulatory
requirements or relationships
with regulated institutions



Commercial Zone
Limited financial services
activities or regulation thereof



Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements

Functional Zone
Publicly Traded
Consumer or Mortgage Products
Security/Secondary Market Part.

No Man's Land
Ambiguous regulatory
requirements or relationships
with regulated institutions

Commercial Zone
Limited financial services
activities or regulation thereof

OCC

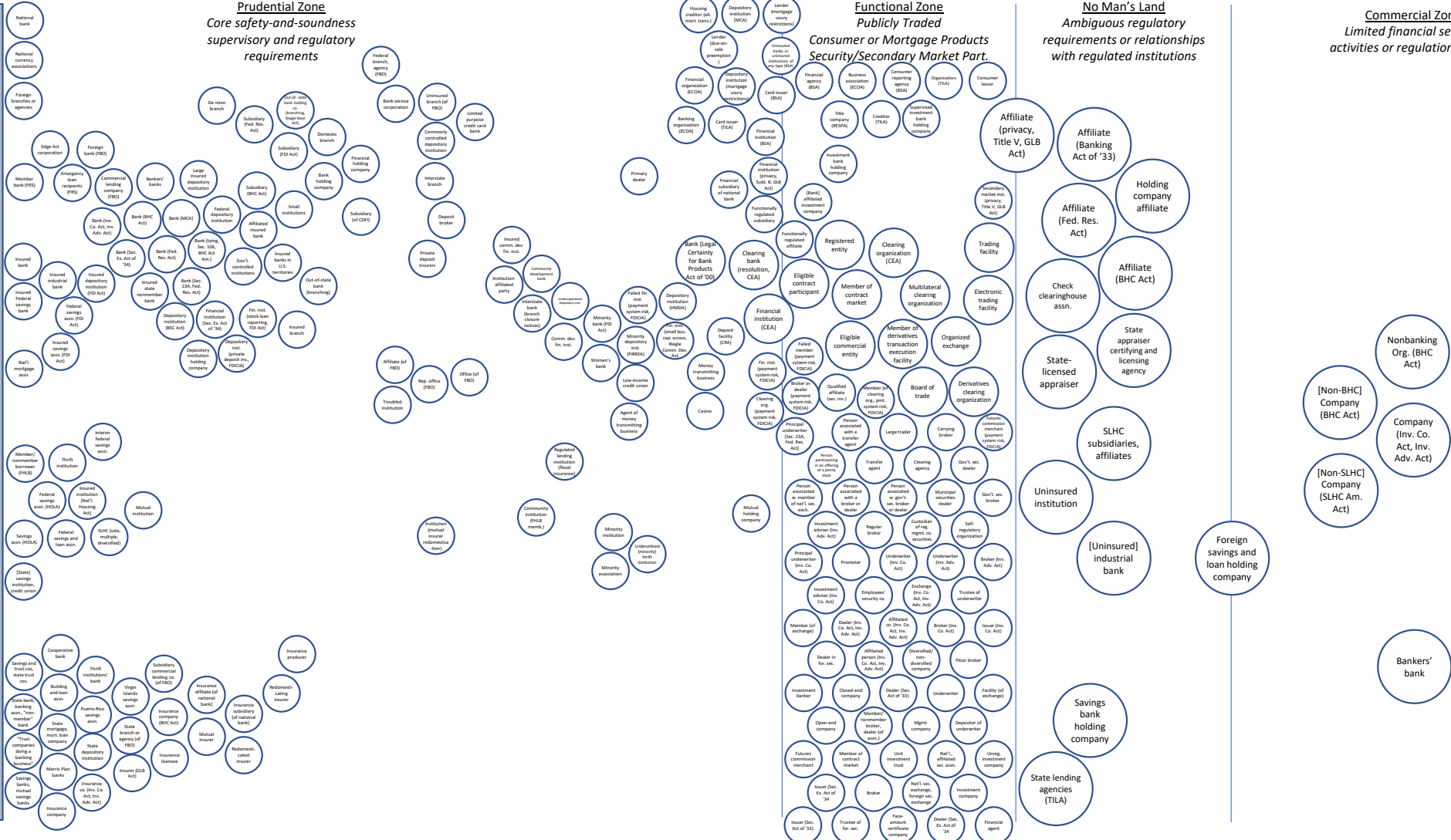
FFS

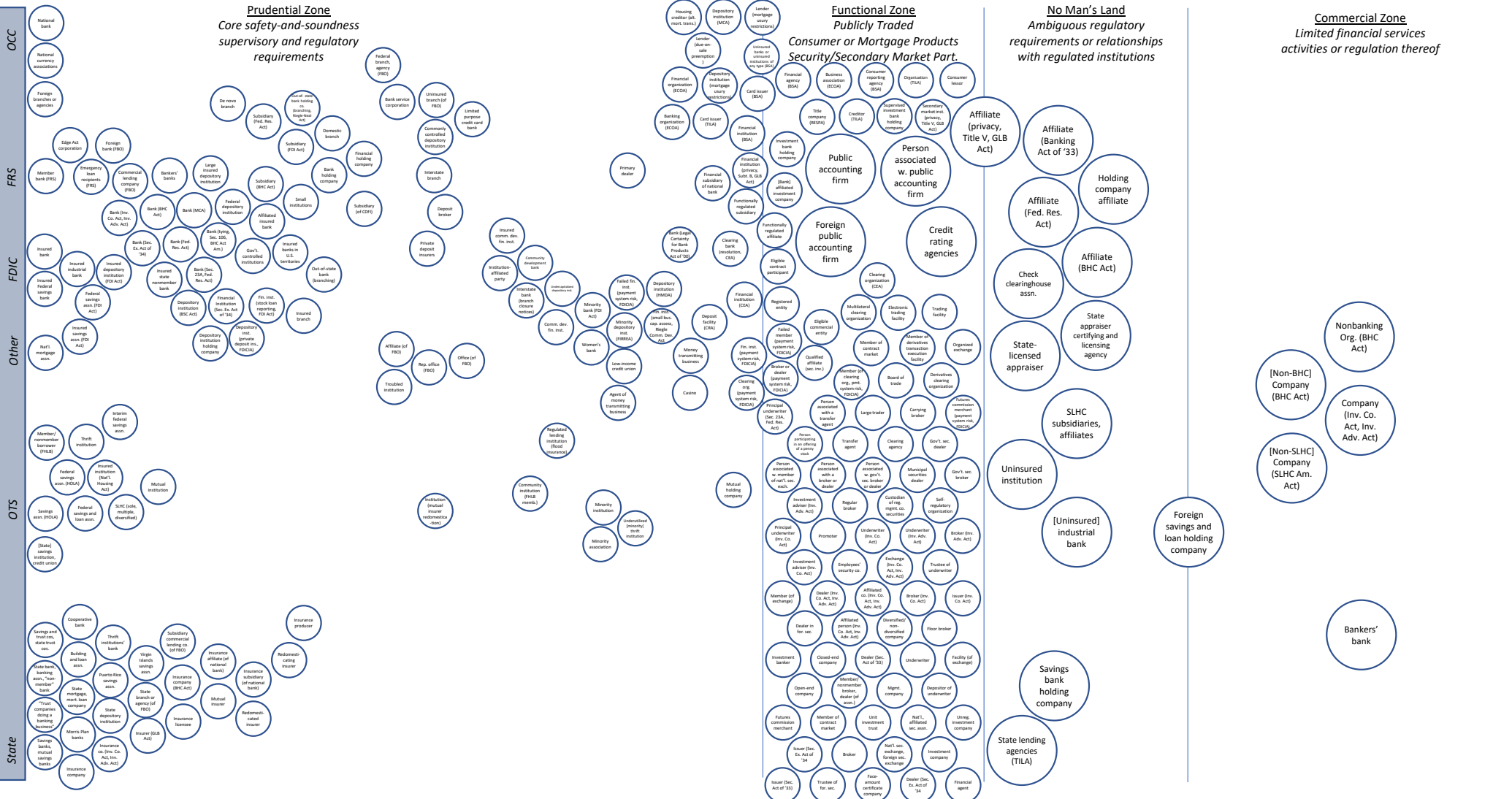
FDIC

Other

OTS

State





Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements

Functional Zone
Publicly Traded

No Man's Land
Ambiguous regulatory
requirements or relationships
with regulated institutions

Commercial Zone
Limited financial services
activities or regulation thereof

Consumer or Mortgage Products
Security/Secondary Market Part

Affiliate (privacy, Title V, GLB Act)

Affiliate (Banking Act of '33)

Affiliate (Fed. Res. Act)

Check clearinghouse assn.

State-licensed appraiser

Uninsured institution

[Uninsured] industrial bank

Savings bank holding company

State lending agencies (TILA)

Holding company affiliate

Affiliate (BHC Act)

State appraiser certifying and licensing agency

SLHC subsidiaries, affiliates

[Non-SLHC] Company (SLHC Am. Act)

[Uninsured] industrial bank

Savings bank holding company

State lending agencies (TILA)

Nonbanking Org. (BHC Act)

Company (Inv. Co. Act, Inv. Adv. Act)

[Non-SLHC] Company (SLHC Am. Act)

[Uninsured] industrial bank

Savings bank holding company

State lending agencies (TILA)

Nonbanking Org. (BHC Act)

Company (Inv. Co. Act, Inv. Adv. Act)

[Non-SLHC] Company (SLHC Am. Act)

[Uninsured] industrial bank

Savings bank holding company

State lending agencies (TILA)

Bankers' bank

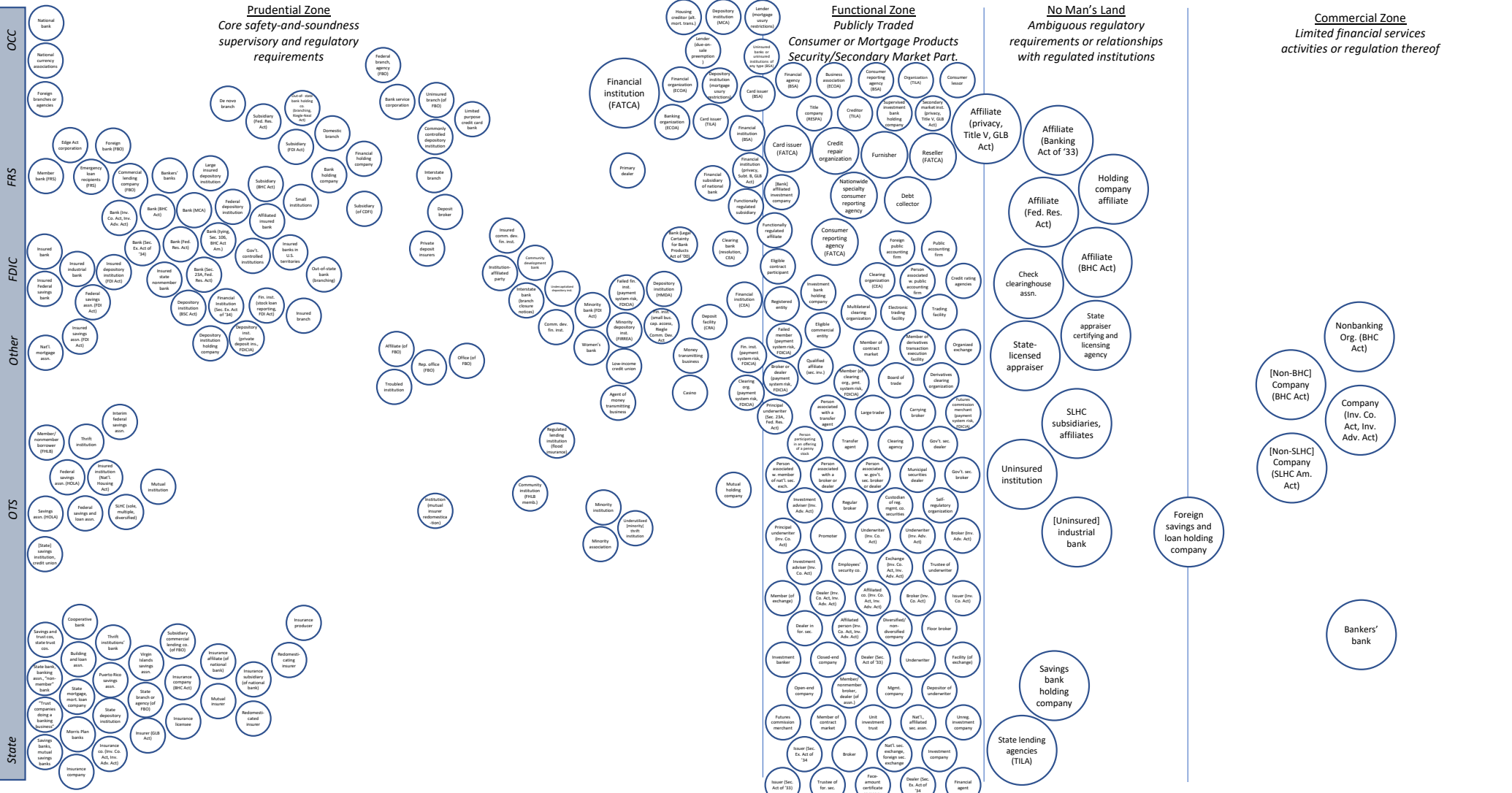
Foreign savings and loan holding company

Savings bank holding company

State lending agencies (TILA)

Bankers' bank

Bankers' bank



OCC

FRS

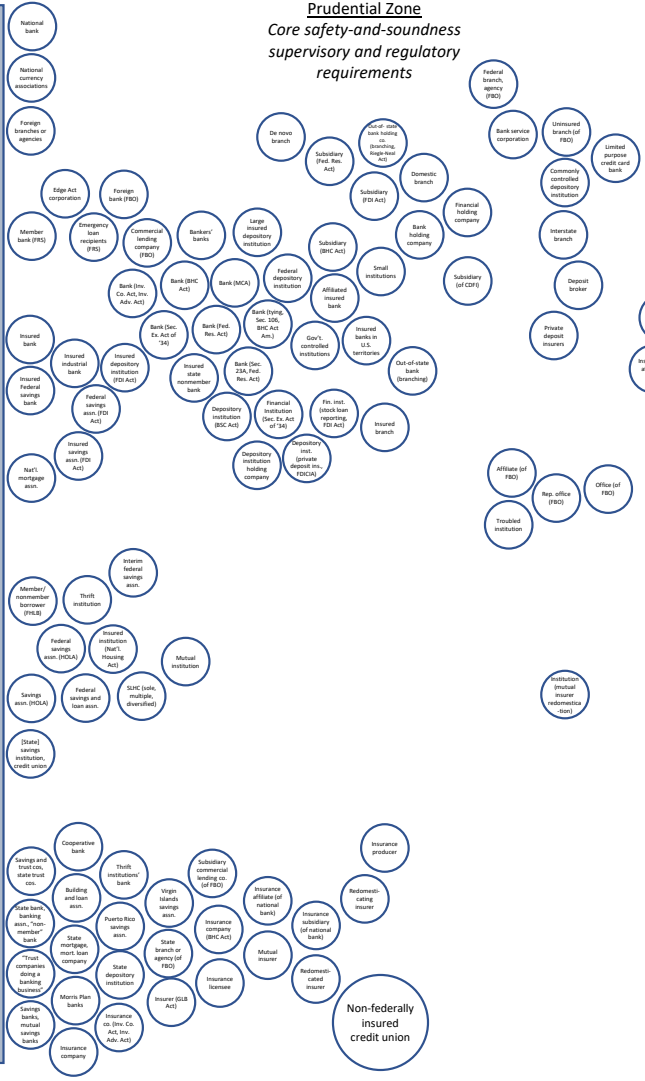
FDIC

Other

OTS

State

Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements



Relevant dep. inst. (removal of affiliated persons)
Depository inst. (IOR, Title II, FSRA)

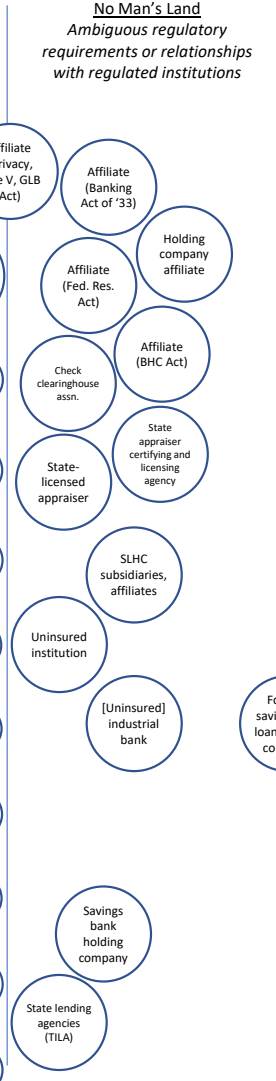


Functional Zone
Publicly Traded

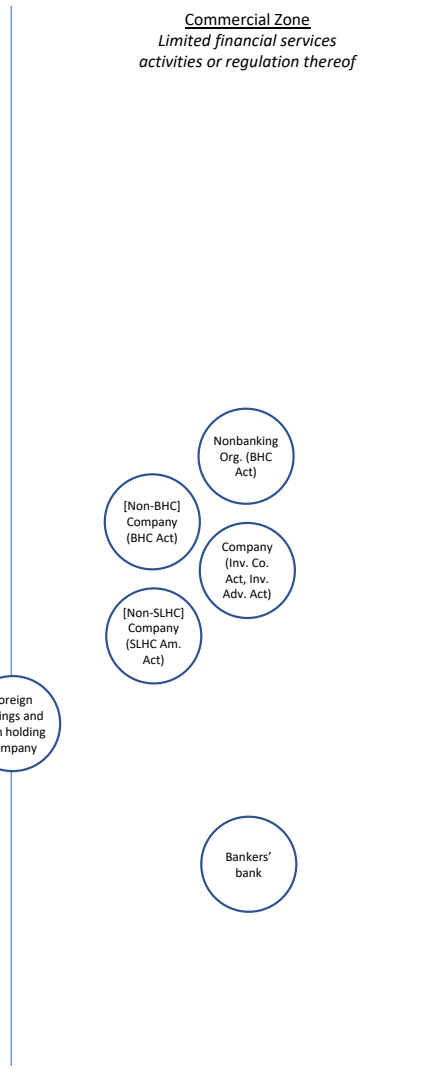
Consumer or Mortgage Products
Security/Secondary Market Part.

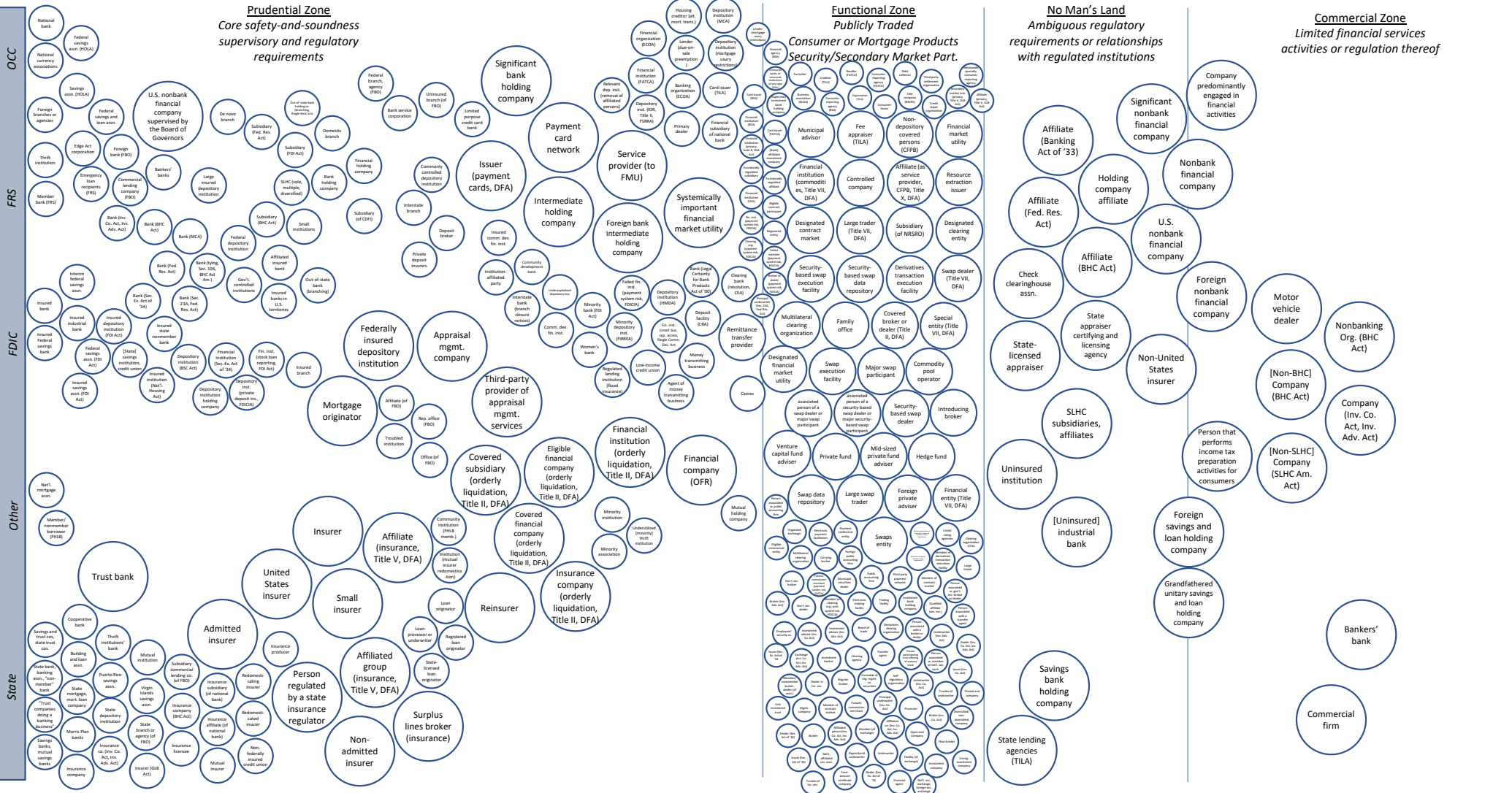


No Man's Land
Ambiguous regulatory
requirements or relationships
with regulated institutions



Commercial Zone
Limited financial services
activities or regulation thereof





Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements

Functional Zone
Publicly Traded
Consumer or Mortgage Products
Security/Secondary Market Part.

No Man's Land
Ambiguous regulatory
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Commercial Zone
Limited financial services
activities or regulation thereof

OCC

FRS

FDIC

Other

State

Significant bank holding company

Payment card network

Issuer (payment cards, DFA)

Intermediate holding company

Foreign bank intermediate holding company

Systemically important financial market utility

Appraisal mgmt. company

Financial institution (orderly liquidation, Title II, DFA)

Financial company (OFR)

Affiliate (Banking Act of '33)

Affiliate (Fed. Res. Act)

Affiliate (BHC Act)

State appraiser certifying and licensing agency

SLHC subsidiaries, affiliates

[Uninsured] industrial bank

Savings bank holding company

State lending agencies (TILA)

Federally insured depository institution

Mortgage originator

Third-party provider of appraisal mgmt. services

Covered subsidiary (orderly liquidation, Title II, DFA)

Eligible financial company (orderly liquidation, Title II, DFA)

Covered financial company (orderly liquidation, Title II, DFA)

Insurance company (orderly liquidation, Title II, DFA)

Trust bank

United States insurer

Small insurer

Admitted insurer

Person regulated by a state insurance regulator

Affiliated group (insurance, Title V, DFA)

Non-admitted insurer

Service provider (to FMU)

Financial institution (commodities, Title VII, DFA)

Controlled company

Large trader (Title VII, DFA)

Security-based swap execution facility

Security-based swap data repository

Covered broker or dealer (Title II, DFA)

Major swap participant

Security-based swap dealer

Introducing broker

Foreign private adviser

Financial entity (Title VII, DFA)

Affiliate (BHC Act)

U.S. nonbank financial company

Foreign nonbank financial company

State appraiser certifying and licensing agency

[Non-BHC] Company (BHC Act)

[Non-SLHC] Company (SLHC Am. Act)

Company (Inv. Co. Act, Inv. Adv. Act)

Person that performs income tax preparation activities for consumers

Foreign savings and loan holding company

Grandfathered unitary savings and loan holding company

Bankers' bank

Commercial firm

Significant nonbank financial company

Company predominantly engaged in financial activities

Nonbank financial company

U.S. nonbank financial company

Foreign nonbank financial company

Non-United States insurer

Person that performs income tax preparation activities for consumers

Foreign savings and loan holding company

Grandfathered unitary savings and loan holding company

Bankers' bank

Commercial firm

Bankers' bank

Commercial firm

Bankers' bank

Commercial firm

Bankers' bank

Commercial firm

Bankers' bank

Commercial firm

Consumer or Mortgage Products

Security/Secondary Market Part.

Financial institution (commodities, Title VII, DFA)

Controlled company

Large trader (Title VII, DFA)

Security-based swap execution facility

Security-based swap data repository

Covered broker or dealer (Title II, DFA)

Major swap participant

Security-based swap dealer

Introducing broker

Foreign private adviser

Financial entity (Title VII, DFA)

Swap data repository

Large swap trader

Swaps entity

Mid-sized private fund adviser

Hedge fund

Private fund

Venture capital fund adviser

Designated financial market utility

Financial institution (orderly liquidation, Title II, DFA)

Financial company (OFR)

Minority institution

Minority association

Minority institution

Minority association

Minority institution

Minority association

Minority institution

Minority association

Minority institution

Minority association

Minority institution

Minority association

Minority institution

Minority association

Minority institution

Minority association

Minority institution

Minority association

Minority institution

U.S. nonbank financial company supervised by the Board of Governors

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

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Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

National bank

Federal savings assn (FDICIA)

U.S. nonbank financial company supervised by the Board of Governors

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

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Bank (BHC Act)

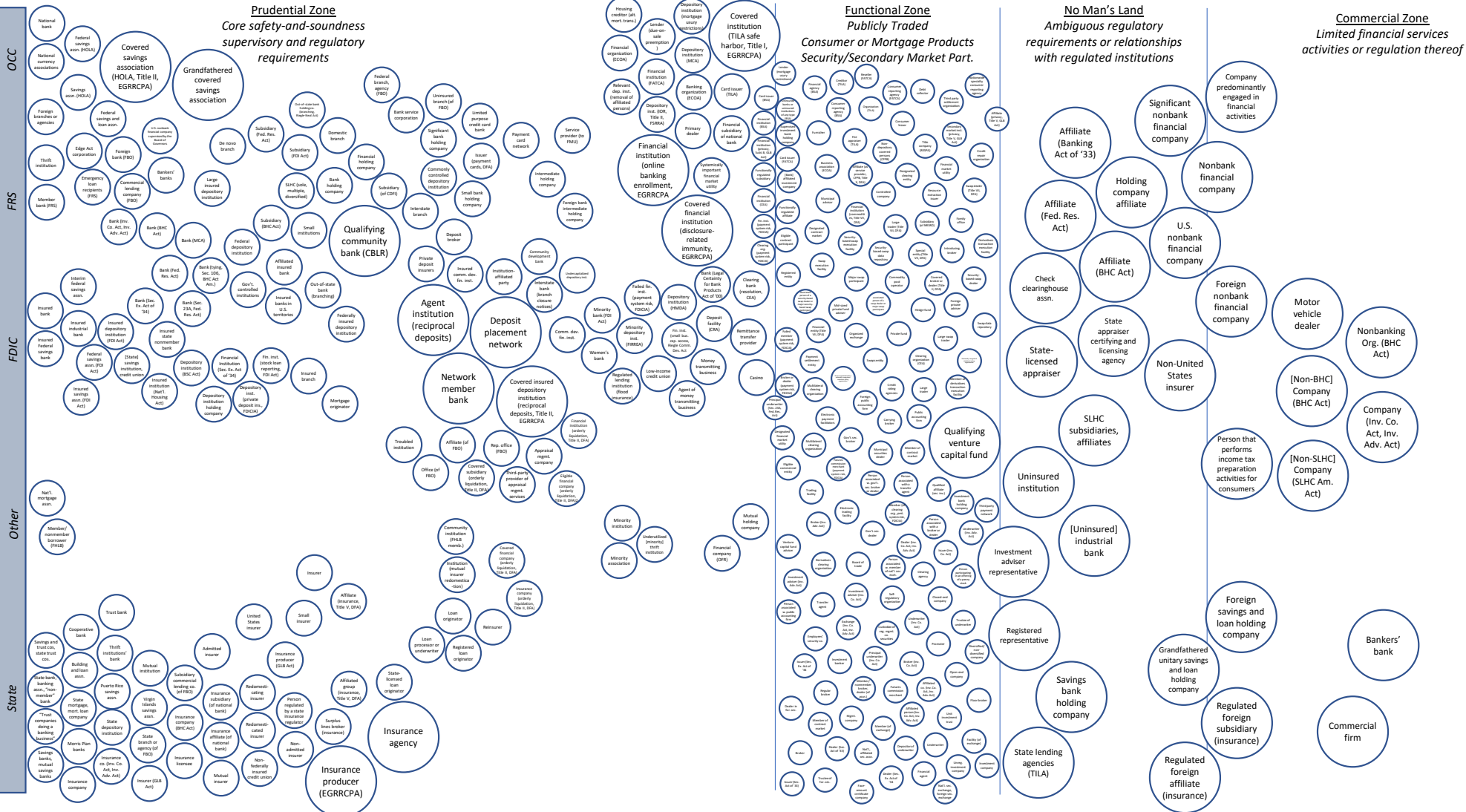
Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)

Bank (BHC Act)



Prudential Zone

Core safety-and-soundness supervisory and regulatory requirements

Functional Zone

Publicly Traded Consumer or Mortgage Products Security/Secondary Market Part.

No Man's Land
Ambiguous regulatory requirements or relationships with regulated institutions

Commercial Zone
Limited financial services activities or regulation thereof

OCC

FRS

FDIC

Other

State

Covered savings association (HOLA, Title II, EGRPCPA)

Grandfathered covered savings association

Qualifying community bank (CBLR)

Agent institution (reciprocal deposits)

Network member bank

Covered insured depository institution (reciprocal deposits, Title II, EGRPCPA)

Insurance agency

Insurance producer (EGRPCPA)

Financial institution (online banking enrollment, EGRPCPA)

Covered financial institution (disclosure-related immunity, EGRPCPA)

Qualifying venture capital fund

Affiliate (Banking Act of '33)

Affiliate (Fed. Res. Act)

Affiliate (BHC Act)

State-licensed appraiser

Uninsured institution

Investment adviser representative

Registered representative

Savings bank holding company

State lending agencies (TILA)

Significant nonbank financial company

Holding company affiliate

U.S. nonbank financial company

Foreign nonbank financial company

Non-United States insurer

[Uninsured] industrial bank

Foreign savings and loan holding company

Grandfathered unitary savings and loan holding company

Regulated foreign subsidiary (insurance)

Regulated foreign affiliate (insurance)

Company predominantly engaged in financial activities

Nonbank financial company

Nonbank financial company

Motor vehicle dealer

[Non-BHC] Company (BHC Act)

[Non-SLHC] Company (SLHC Am. Act)

Person that performs income tax preparation activities for consumers

Bankers' bank

Commercial firm

Prudential Zone
 Core safety-and-soundness
 supervisory and regulatory
 requirements

Functional Zone
 Publicly Traded
 Consumer or Mortgage Products
 Security/Secondary Market Part.

No Man's Land
 Ambiguous regulatory
 requirements or relationships
 with regulated institutions

Commercial Zone
 Limited financial services
 activities or regulation thereof

OCC

FIS

FDIC

Other

State

