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<td>Publicly Traded Consumer or Mortgage Products Security/Secondary Market Part.</td>
<td>Ambiguous regulatory requirements or relationships with regulated institutions</td>
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- **Banking**
- **Banking Commerce**
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Banking

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

- National bank
- Foreign branch (non-bank)
- Member bank (FRS)
- National currency associations
- Bank (Fed. Res. Act)
- Postal savings depositories

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

- Savings and loan assns., "non-member" bank
- Savings banks
- "Trust companies doing a banking business"

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

- State banks
- Banking assn., "non-member" bank
- "Trust companies doing a banking business"
- Other

**Commercial Zone**
Limited financial services activities or regulation thereof
OCC
National bank
Foreign branches or agencies
Member bank (FRS)
Bank (Fed. Res. Act)
Postal savings depositories
State bank; banking assn., "non-member" bank
Savings and trust cos., state trust cos.
Savings banks

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 bank**

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

- Prudential Zone
  - Member bank (FRS)
  - Edge Act corporation
  - Emergency loan recipients (FRS)
  - National currency associations
  - Foreign branches or agencies

**No Man’s Land**

- Ambiguous regulatory requirements or relationships with regulated institutions

**Commercial Zone**

- Limited financial services activities or regulation thereof

**Banking Commerce**

- Savings and trust cos., state trust cos.
- Building and loan assoc.
- State mortgage, mort. loan company
- Thrust companies doing a banking business
- Cooperative
- State savings institution, credit union
- State savings banks
- FHLBB Member, nonmember borrower (FHLB)
- Postal savings depositories
- Bank (Fed. Res. Act)

**State**

- Savings banks
- Edge Act corporation
- Emergency loan recipients (FRS)
- Member, nonmember borrower (FHLB)
- Foreign branches or agencies
- National currency associations

**FAUBB**

- Bank (Fed. Res. Act)
- Postal savings depositories

- member (Fed. Res. Act)
- Member, nonmember borrower (FHLB)
- Federal branches, banking assoc., "non-member" bank
- "Trust companies doing a banking business"
- Cooperative
- State savings institution, credit union
- State savings banks
- FHLBB Member, nonmember borrower (FHLB)

**Other**

- Savings and trust cos., state trust cos.
- Building and loan assoc.
- State mortgage, mort. loan company
- Thrust companies doing a banking business
- Cooperative
- State savings institution, credit union
- State savings banks
OCC National bank

State Functional Zone
Core safety-and-soundness supervisory and regulatory requirements

Member bank (FRS)

Edge Act corporation

Emergency loan recipients (FRS)

Postal savings depositories

Member, nonmember borrower (FHLB)

Federal savings and loan assoc.

[Sate] savings institution, credit union

Building and loan assoc.

Cooperative bank

Savings and trust cos., state trust cos.

Savings banks, mutal savings banks

Trust companies doing a banking business

State mortgage, mort. loan company

Morris Plan banks

National currency associations

Foreign branches or agencies

Bank (Excl. Rev. Act)

FDIC

Other

State

Banking Commerce

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

Commercial Zone
Limited financial services activities or regulation thereof

OCC

FRS

Member bank (FRS)

Member bank (FDIC)

Bank (Excl. Rev. Act)

Postal savings depositories

Member, nonmember borrower (FHLB)

Federal savings and loan assoc.

[Sate] savings institution, credit union

Building and loan assoc.

Cooperative bank

Savings and trust cos., state trust cos.

Savings banks, mutal savings banks

Trust companies doing a banking business

State mortgage, mort. loan company

Morris Plan banks

National currency associations

Foreign branches or agencies

Bank (Excl. Rev. Act)

Issuer

Underwriter

Dealer

Dealer in for. sec.

Trustee of for. sec.

Financial agent

Affiliate (bank)

Holding company affiliate

Edge Act corporation

Emergency loan recipients (FRS)

National currency associations

Foreign branches or agencies

Bank (Excl. Rev. Act)

Postal savings depositories

Member, nonmember borrower (FHLB)

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Bank (Excl. Rev. Act)