

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

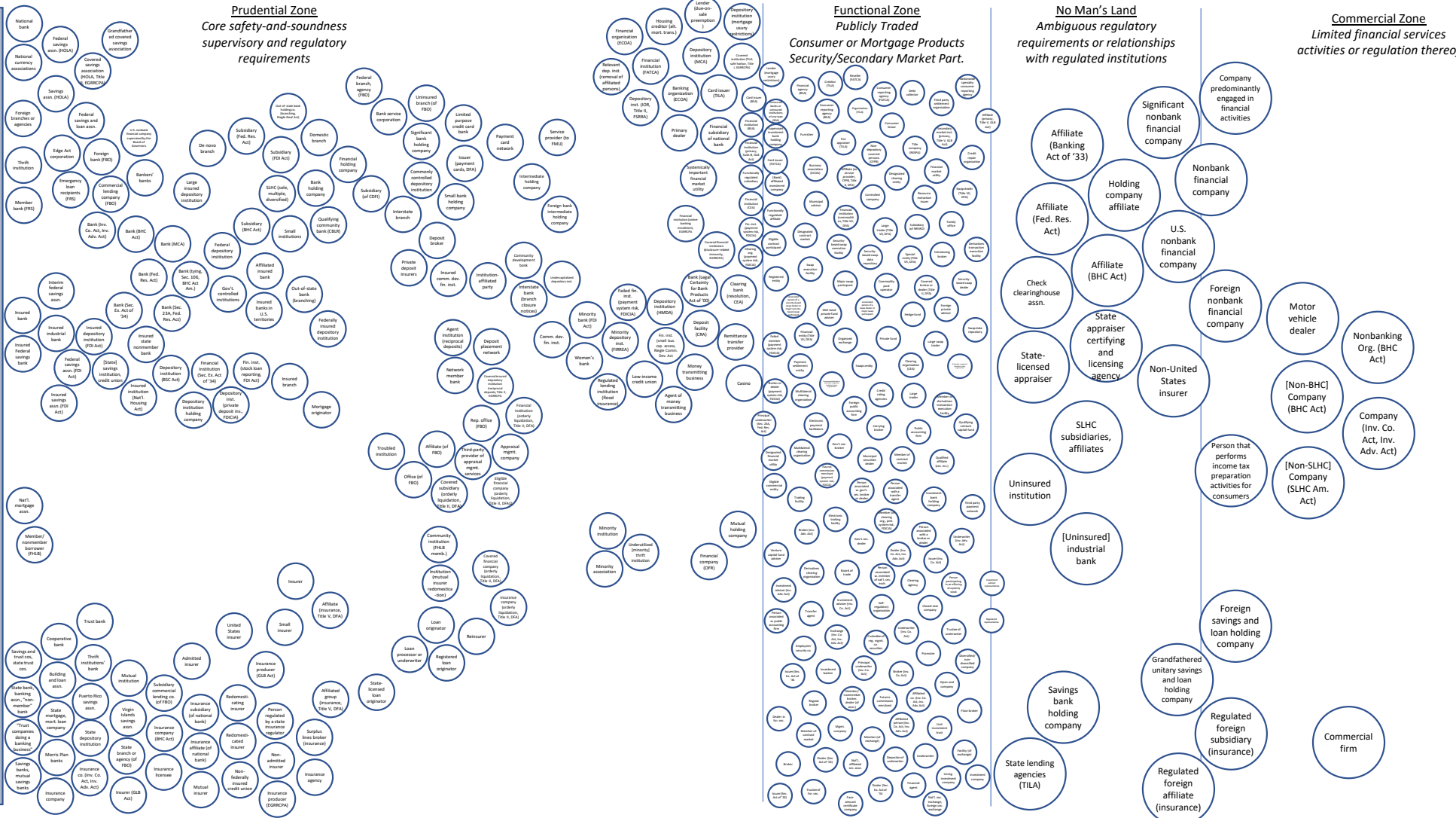
OCC

FIS

FDIC

Other

State



OCC

State

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OCC

"national associations for carrying on the business of banking"

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Bank

State

Banking Commerce

OCC

National banking associations

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Other

Bank

State

Savings and trust companies

Savings banks

Banking Commerce

OCC

National banking associations

National currency associations

Bank

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

Other

Postal savings depositories

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Savings and trust companies

"Trust companies doing a banking business"

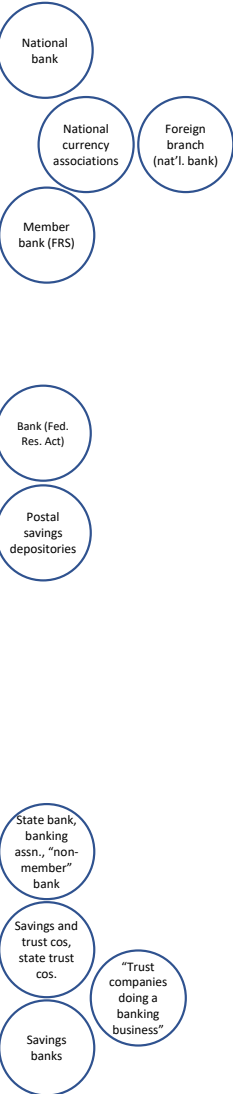
Savings banks

OCC

FRS

Other

State



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OCC

FRS

Other

State

National bank

National currency associations

Foreign branch (nat'l. bank)

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

[State] savings institution

State mortgage company

"Trust companies doing a banking business"

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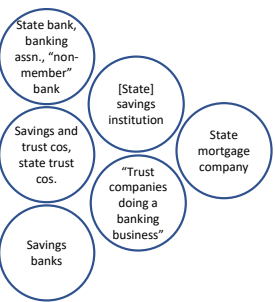
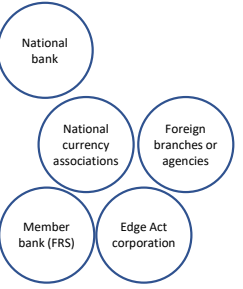
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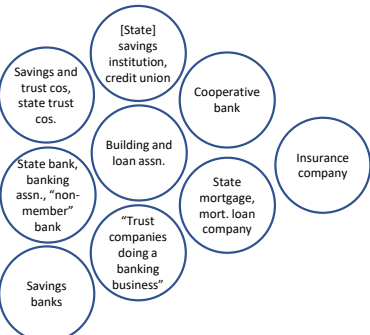
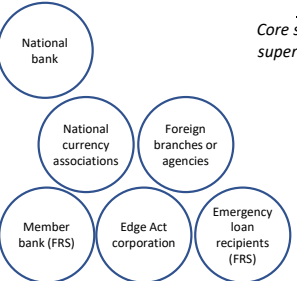
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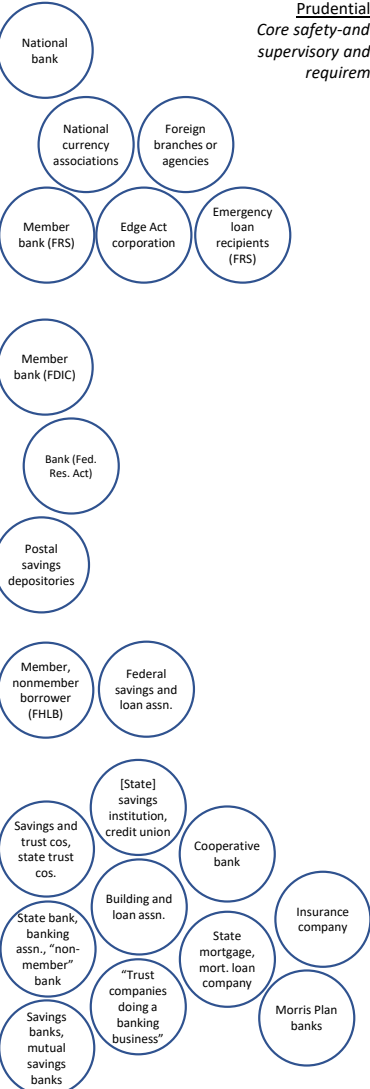
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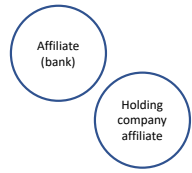
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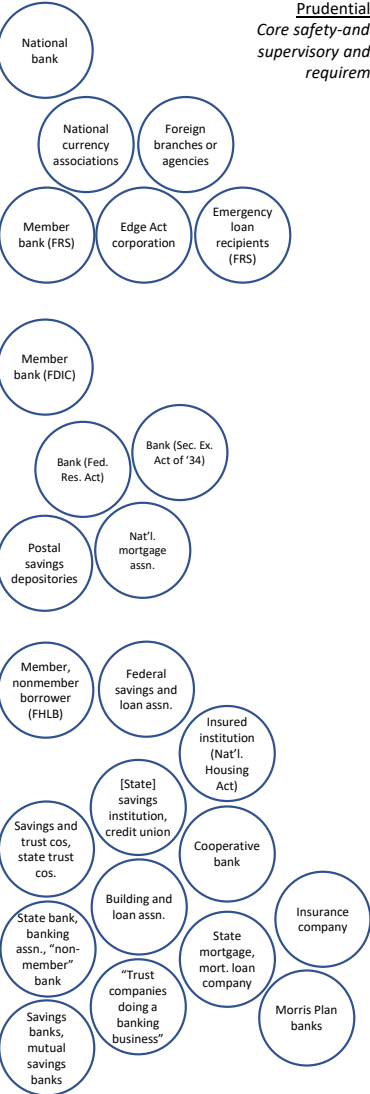
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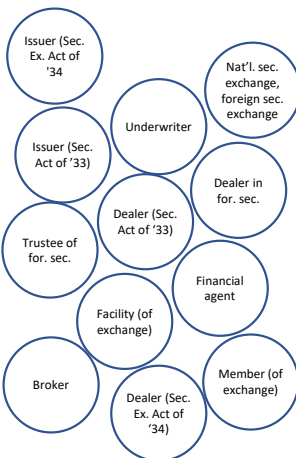
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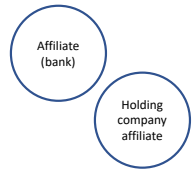
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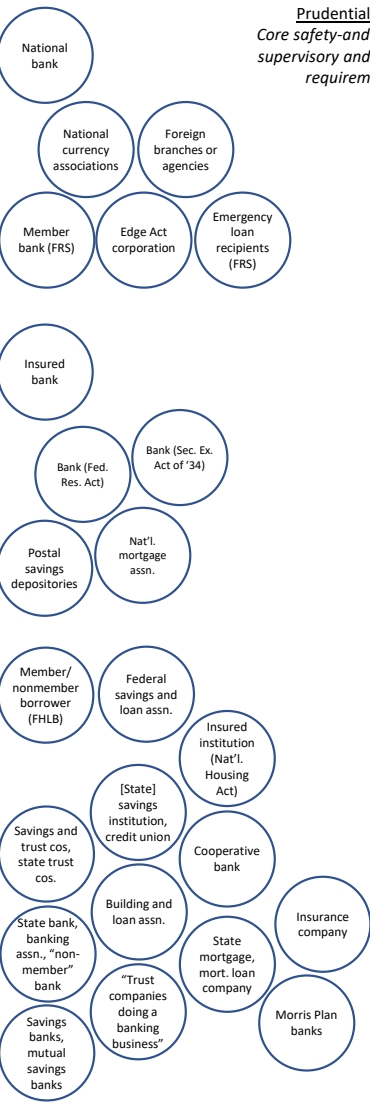
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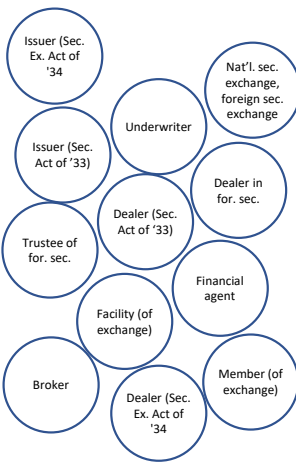
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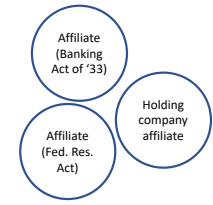
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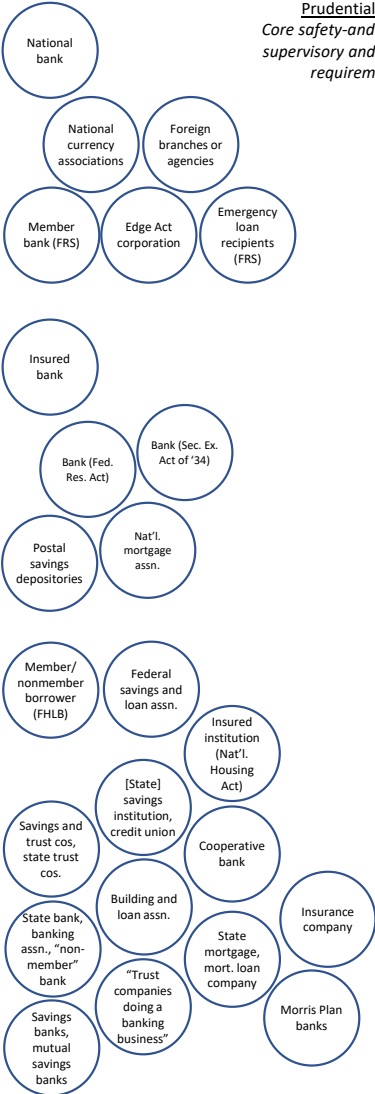
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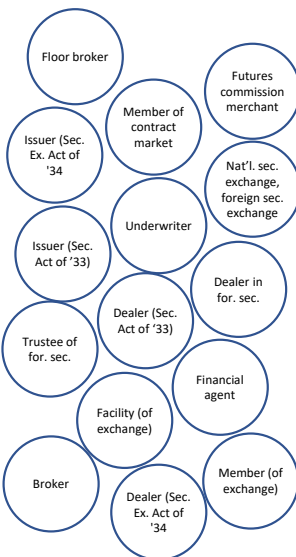
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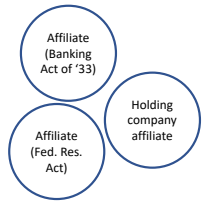
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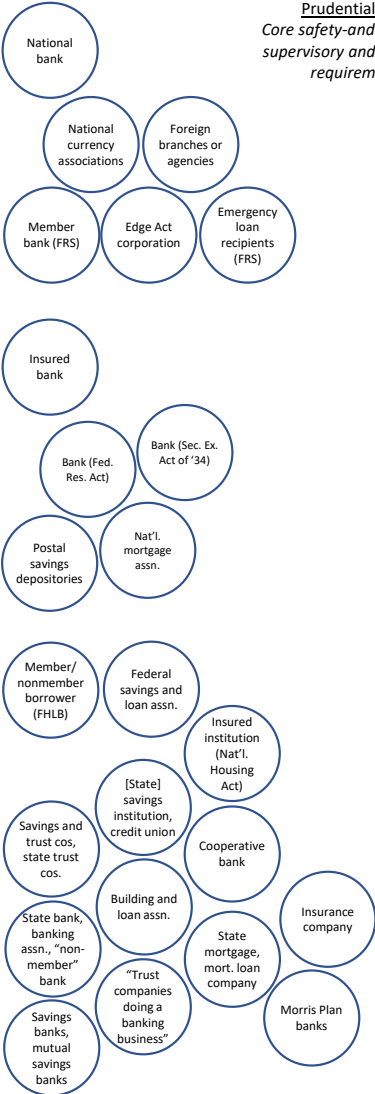
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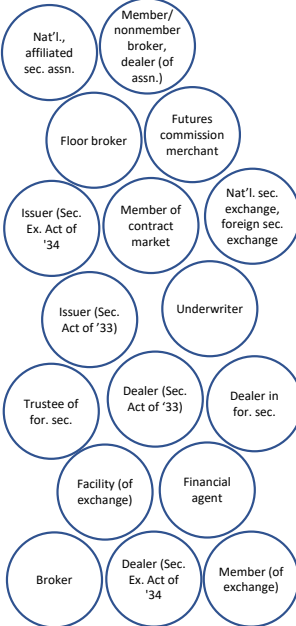
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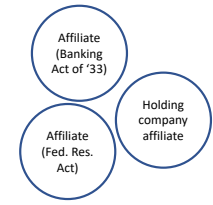
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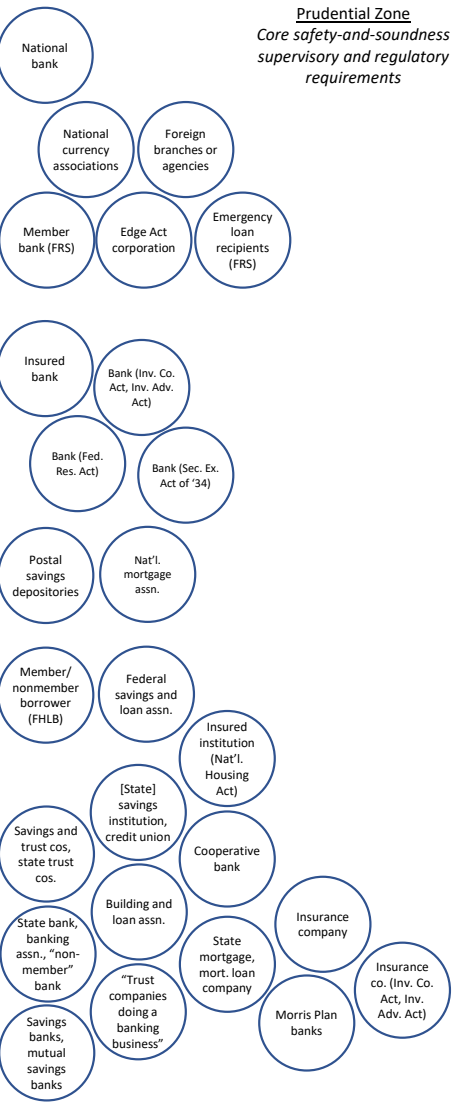
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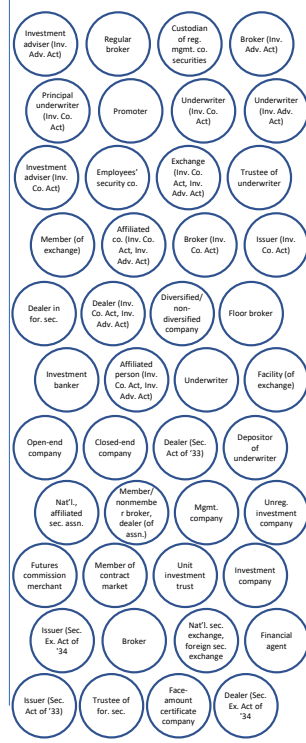
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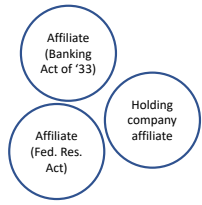
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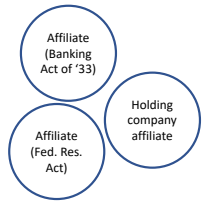
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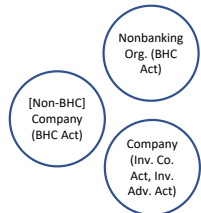
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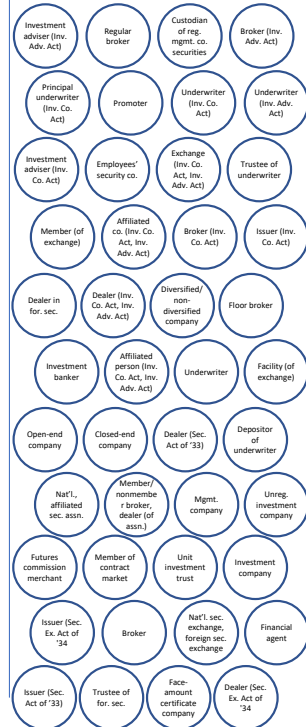


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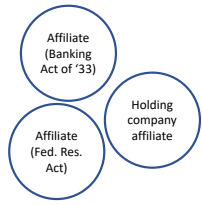
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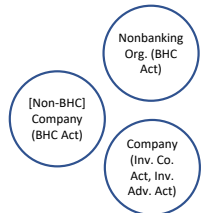
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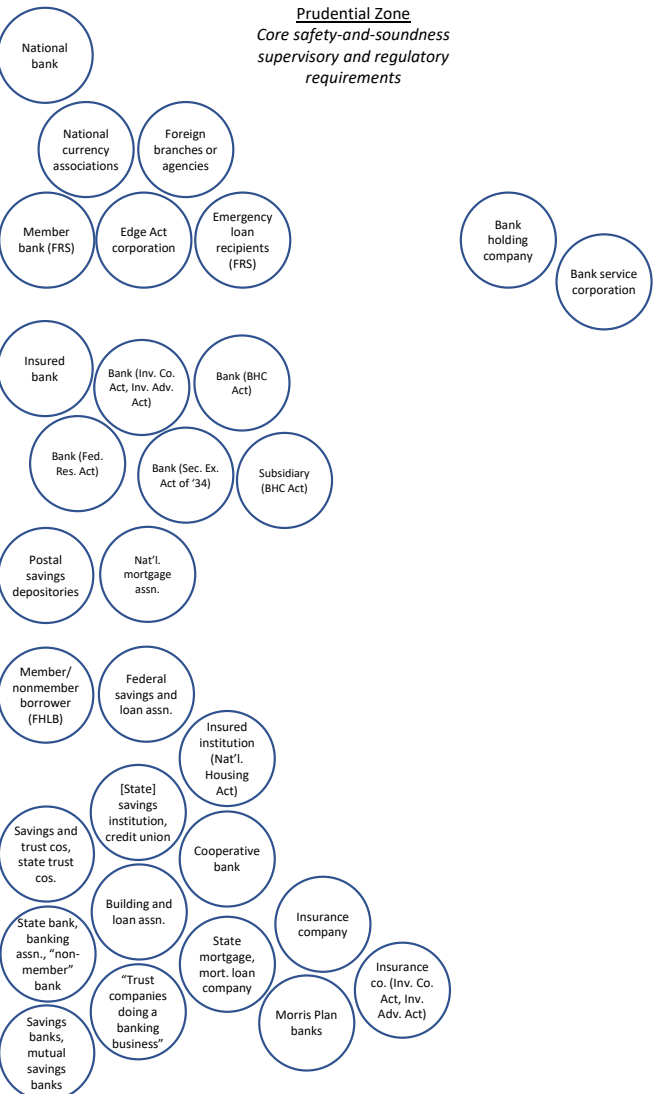


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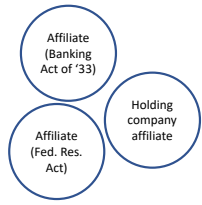
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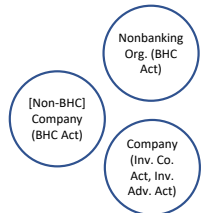
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FDIC
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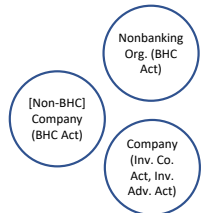
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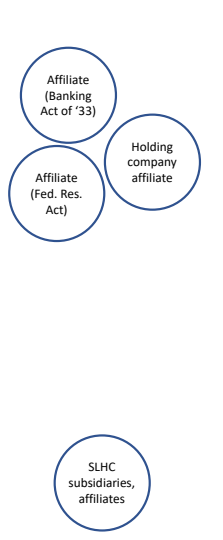
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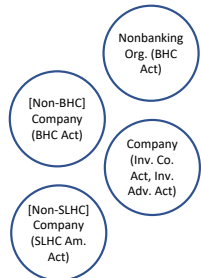
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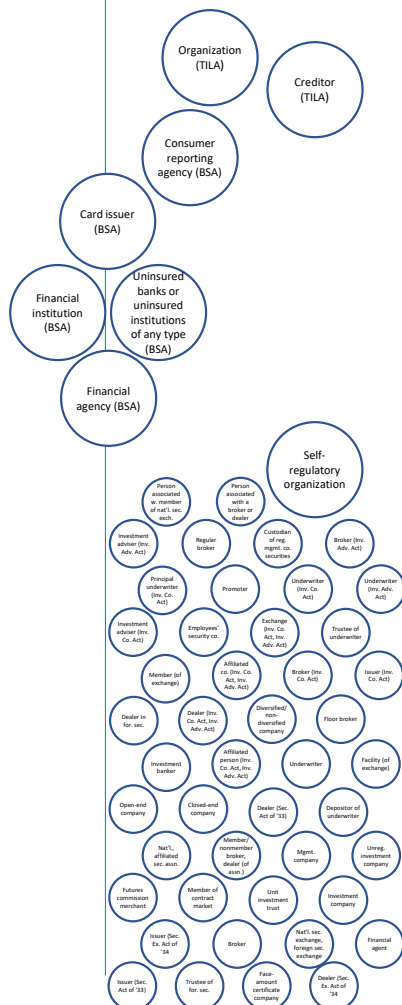


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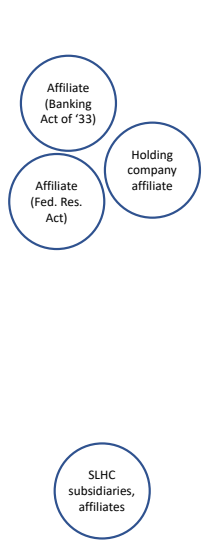
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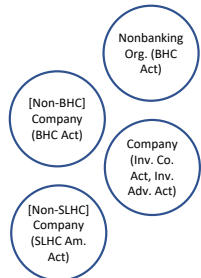
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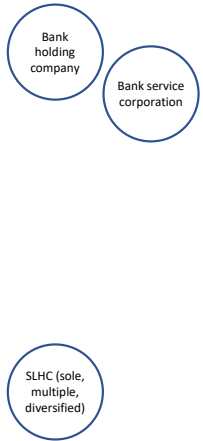
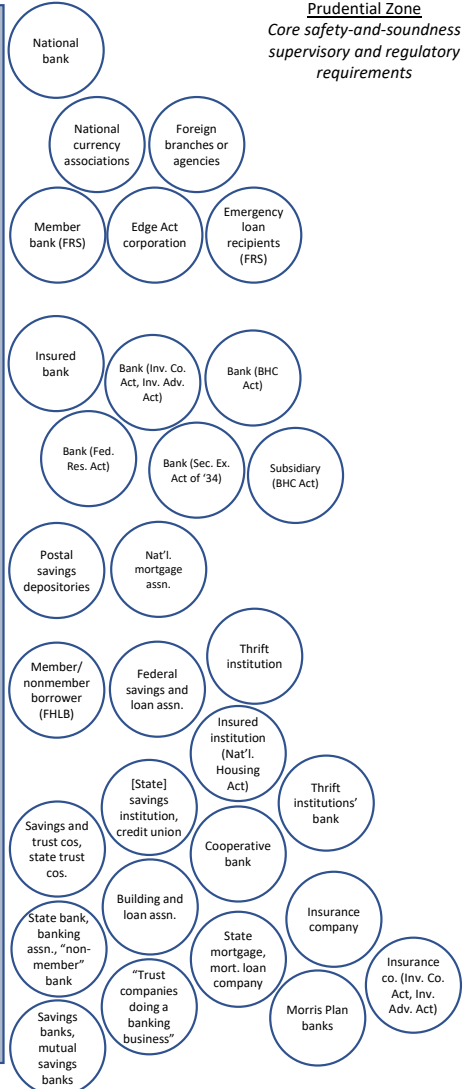


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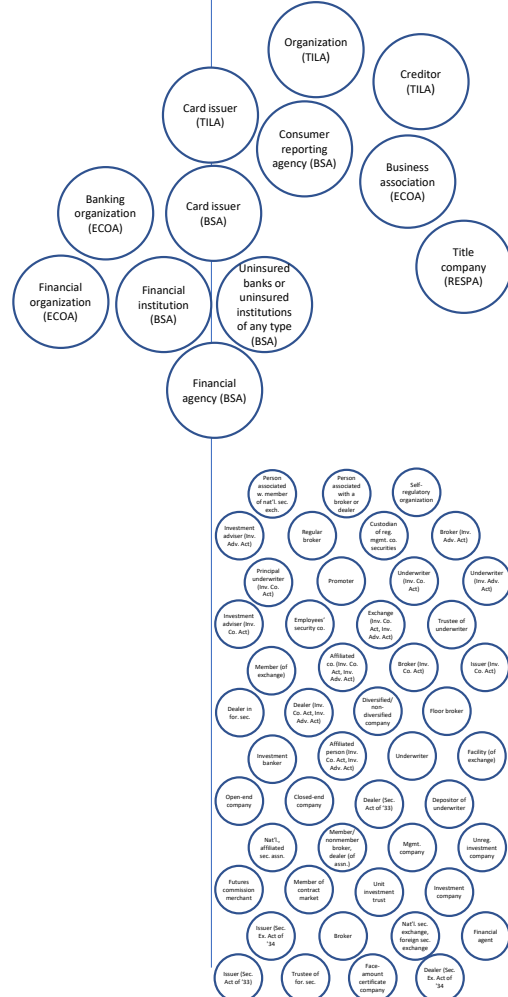


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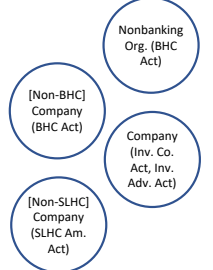
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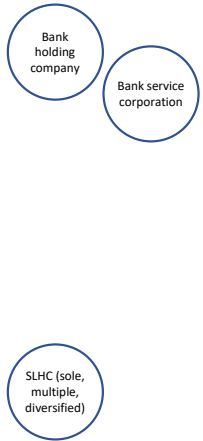
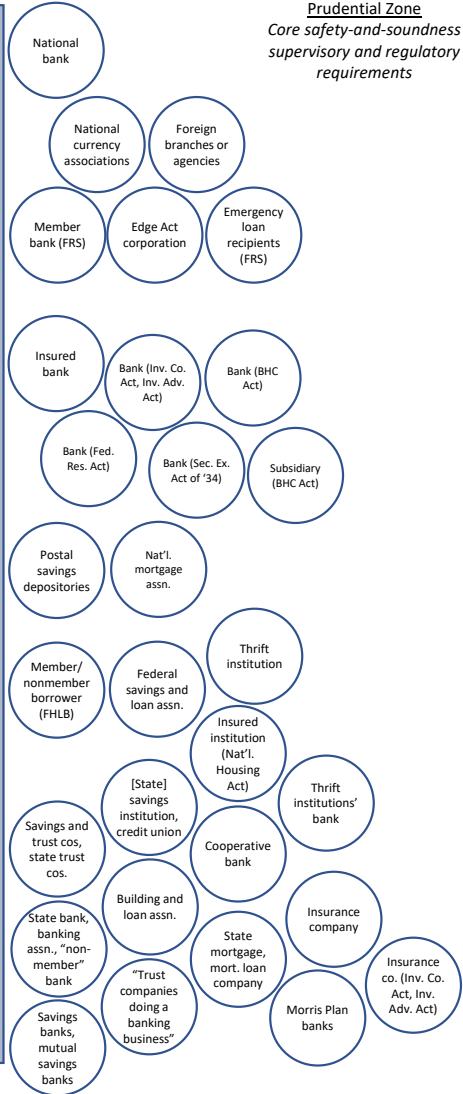


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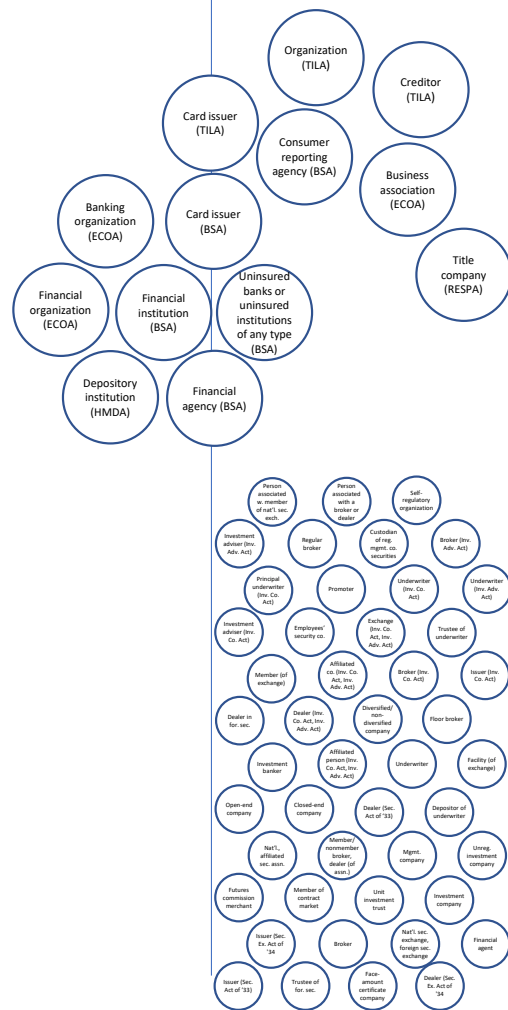


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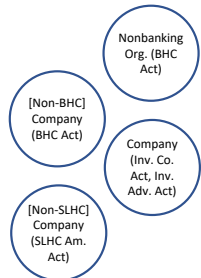
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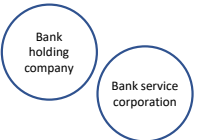
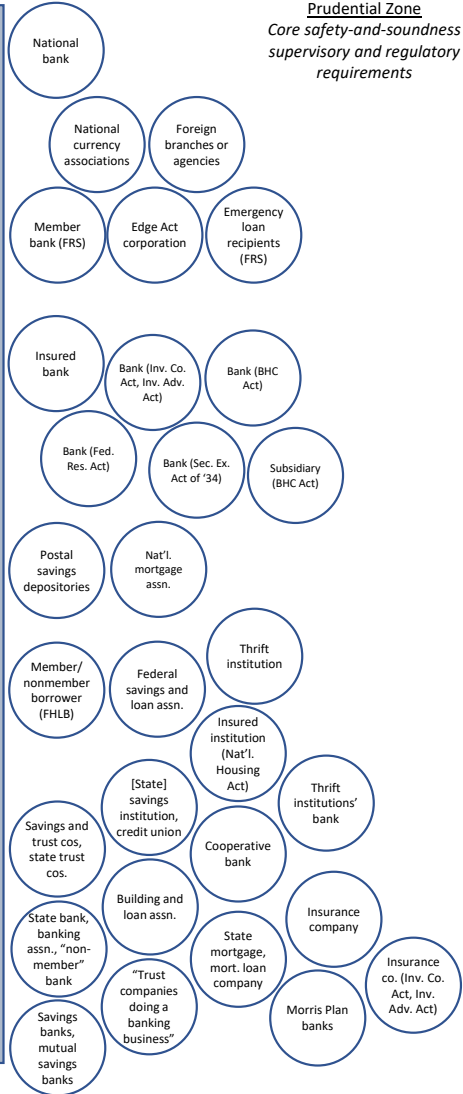


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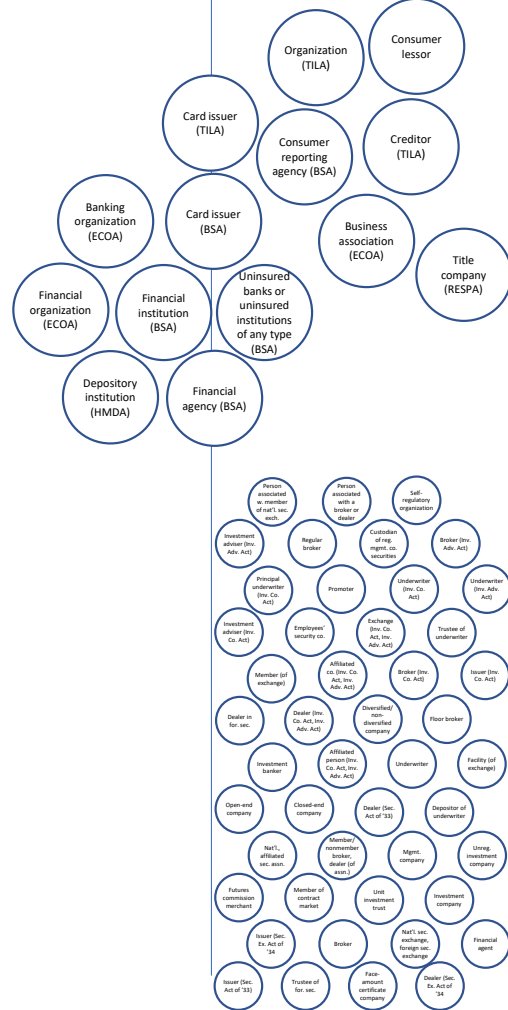


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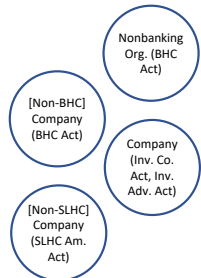
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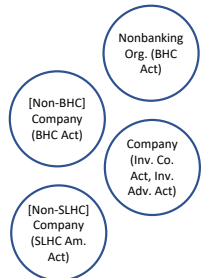
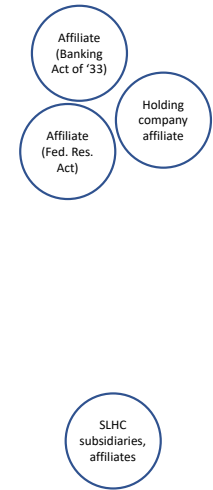
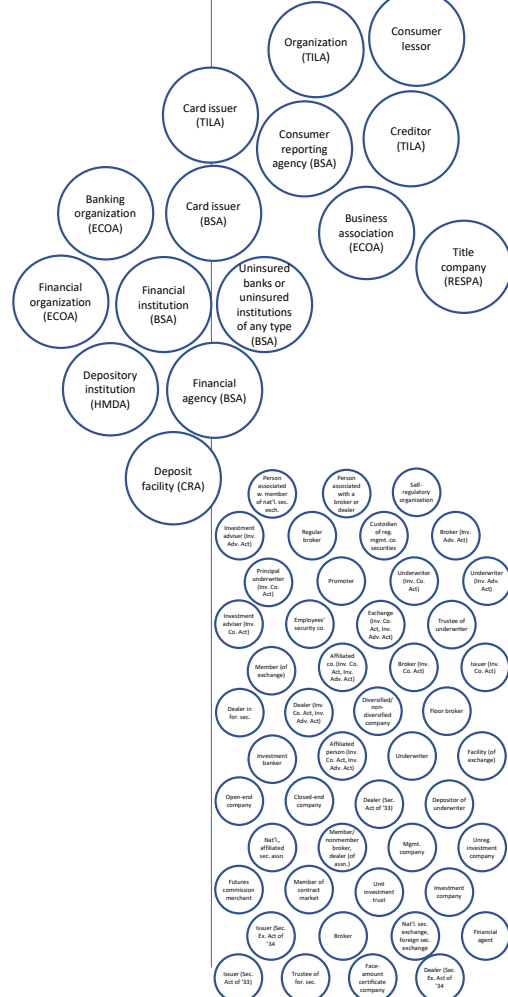
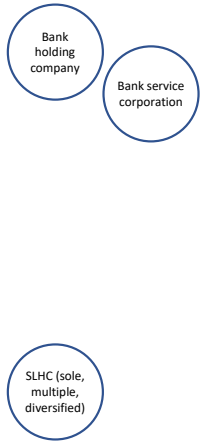
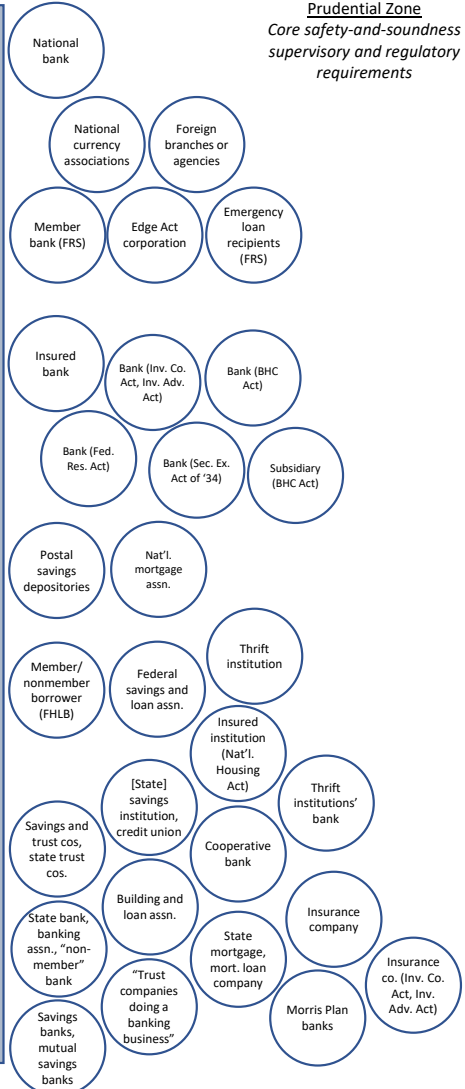
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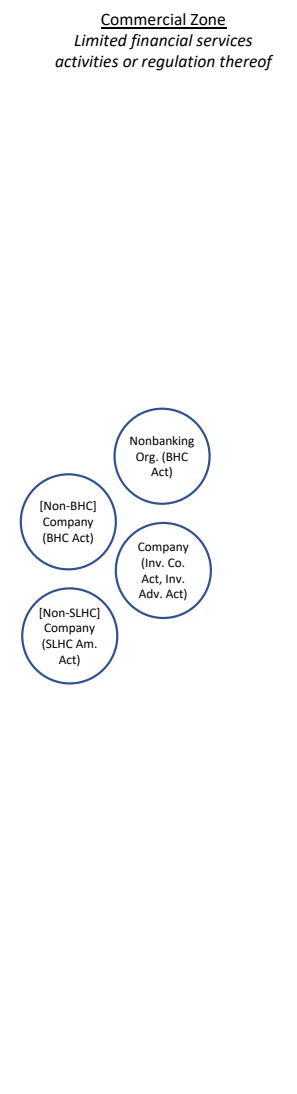
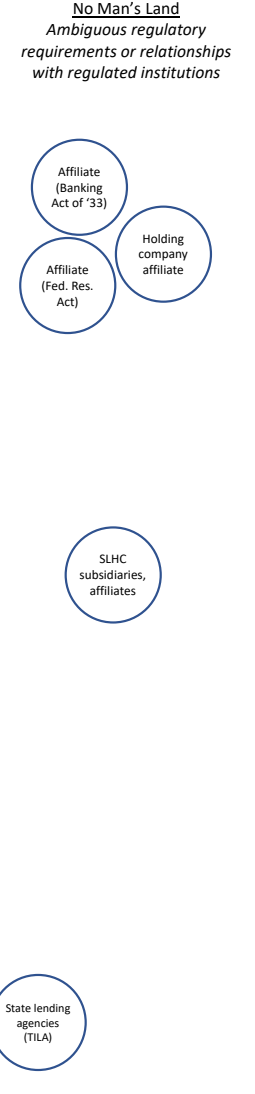
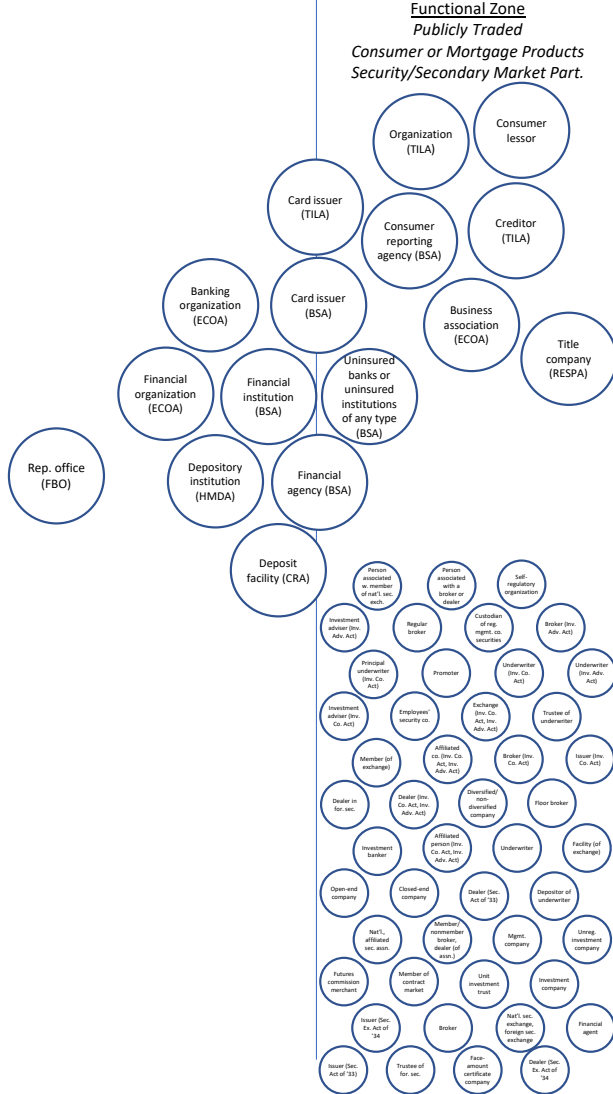
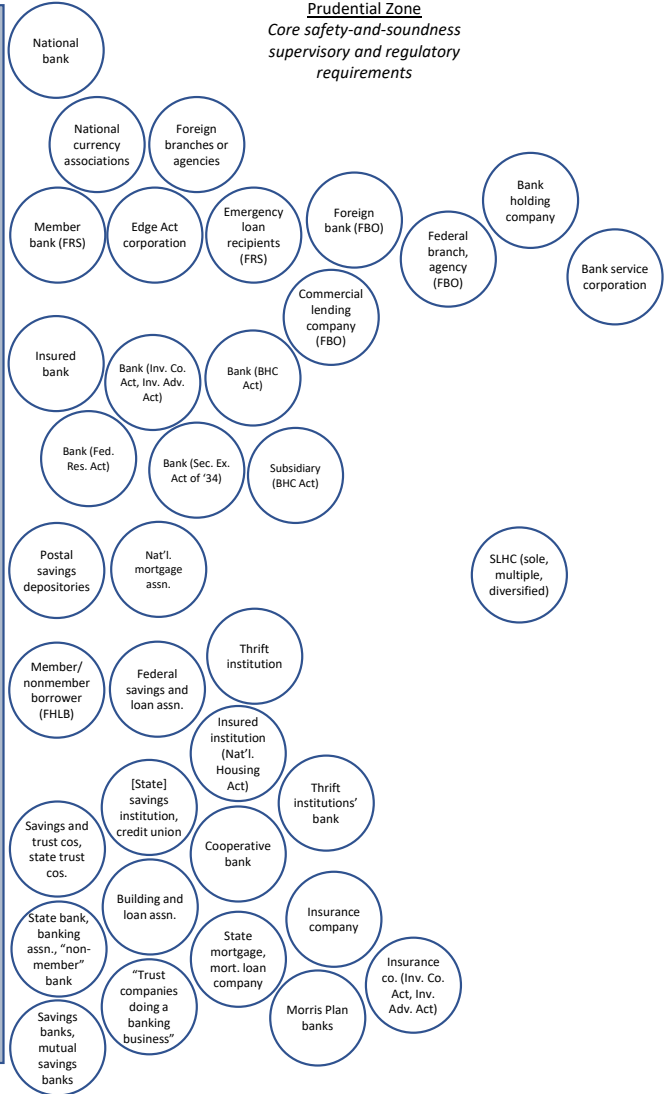
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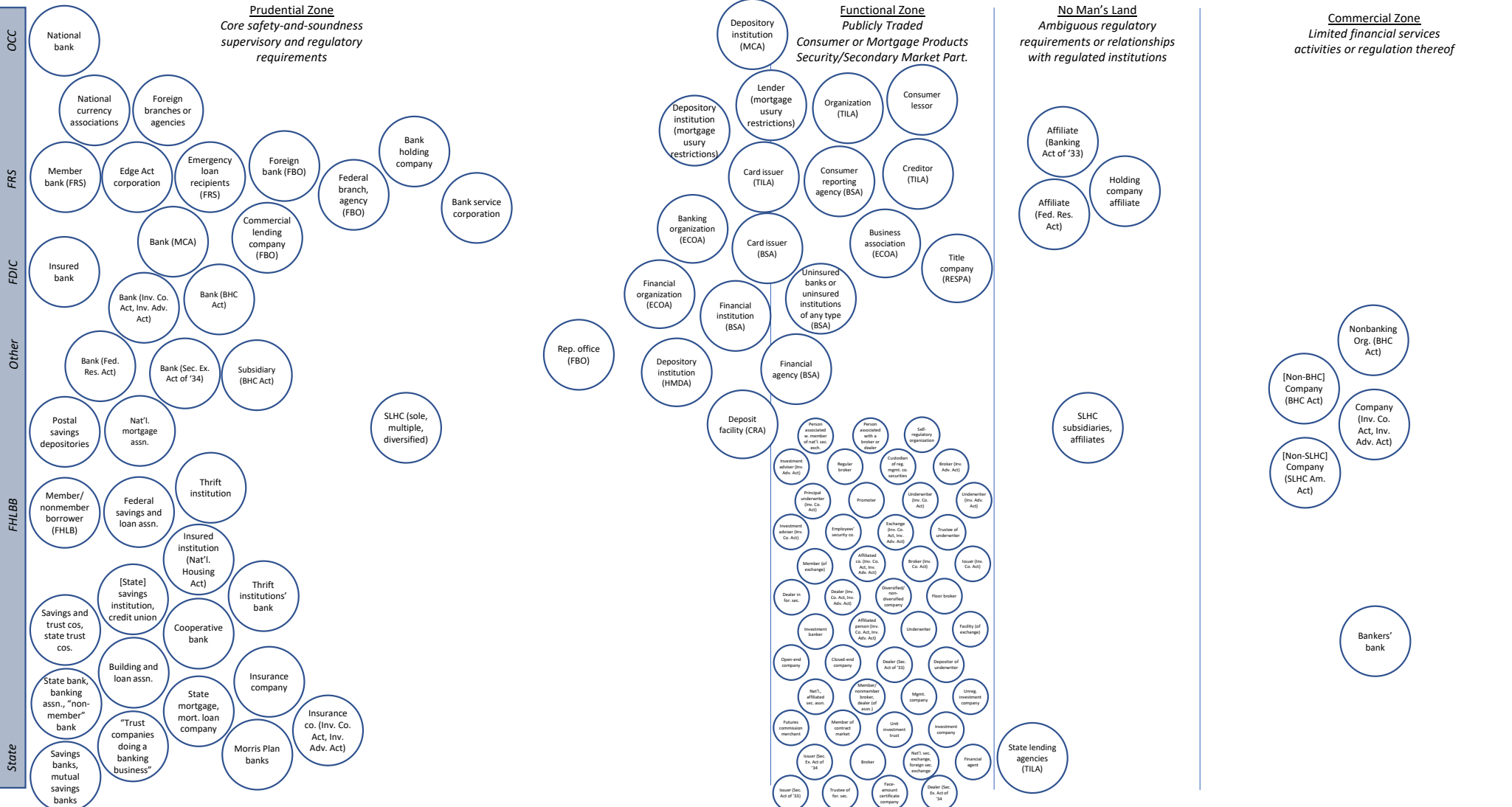
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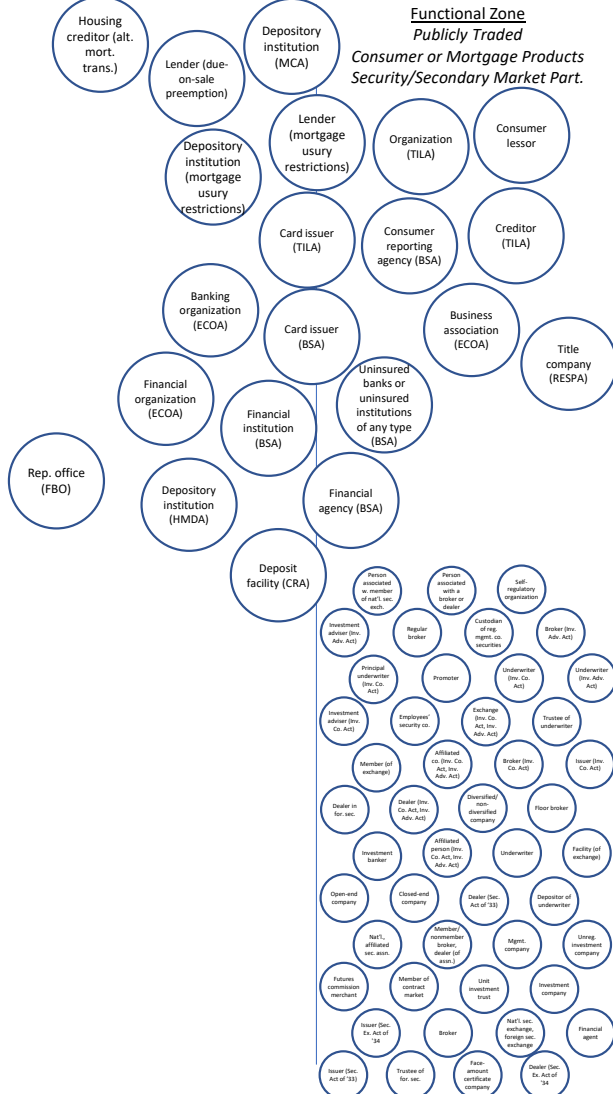


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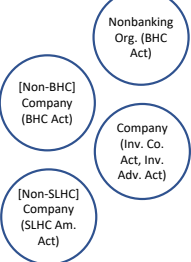
Functional Zone
*Publicly Traded
Consumer or Mortgage Products
Security/Secondary Market Part.*



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

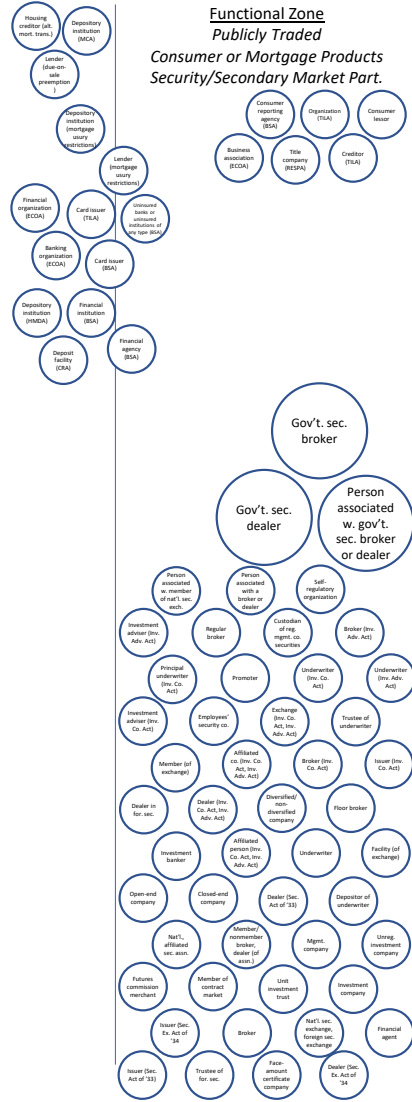
FHLBB

State

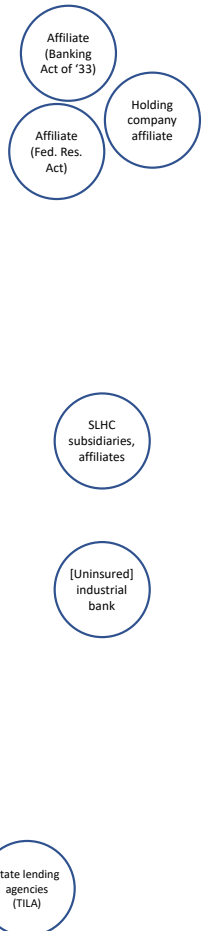
Prudential Zone
*Core safety-and-soundness
 supervisory and regulatory
 requirements*



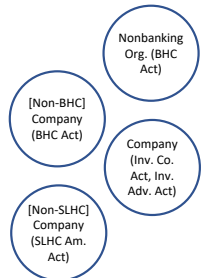
Functional Zone
Publicly Traded
 Consumer or Mortgage Products
 Security/Secondary Market Part.



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



Commercial Zone
*Limited financial services
 activities or regulation thereof*

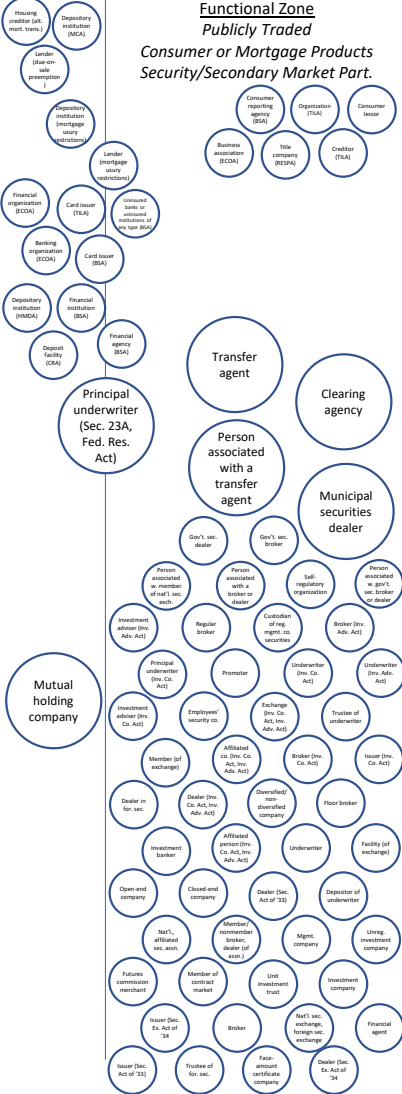


OCC
FRS
FDIC
Other
FHLBB
State

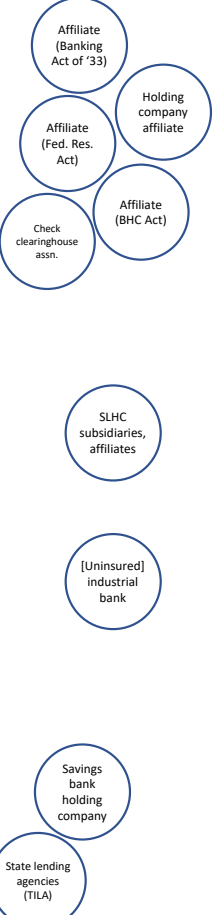
Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements



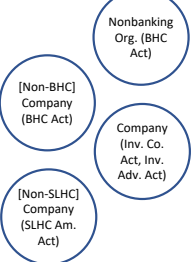
Functional Zone
Publicly Traded
Consumer or Mortgage Products
Security/Secondary Market Part.

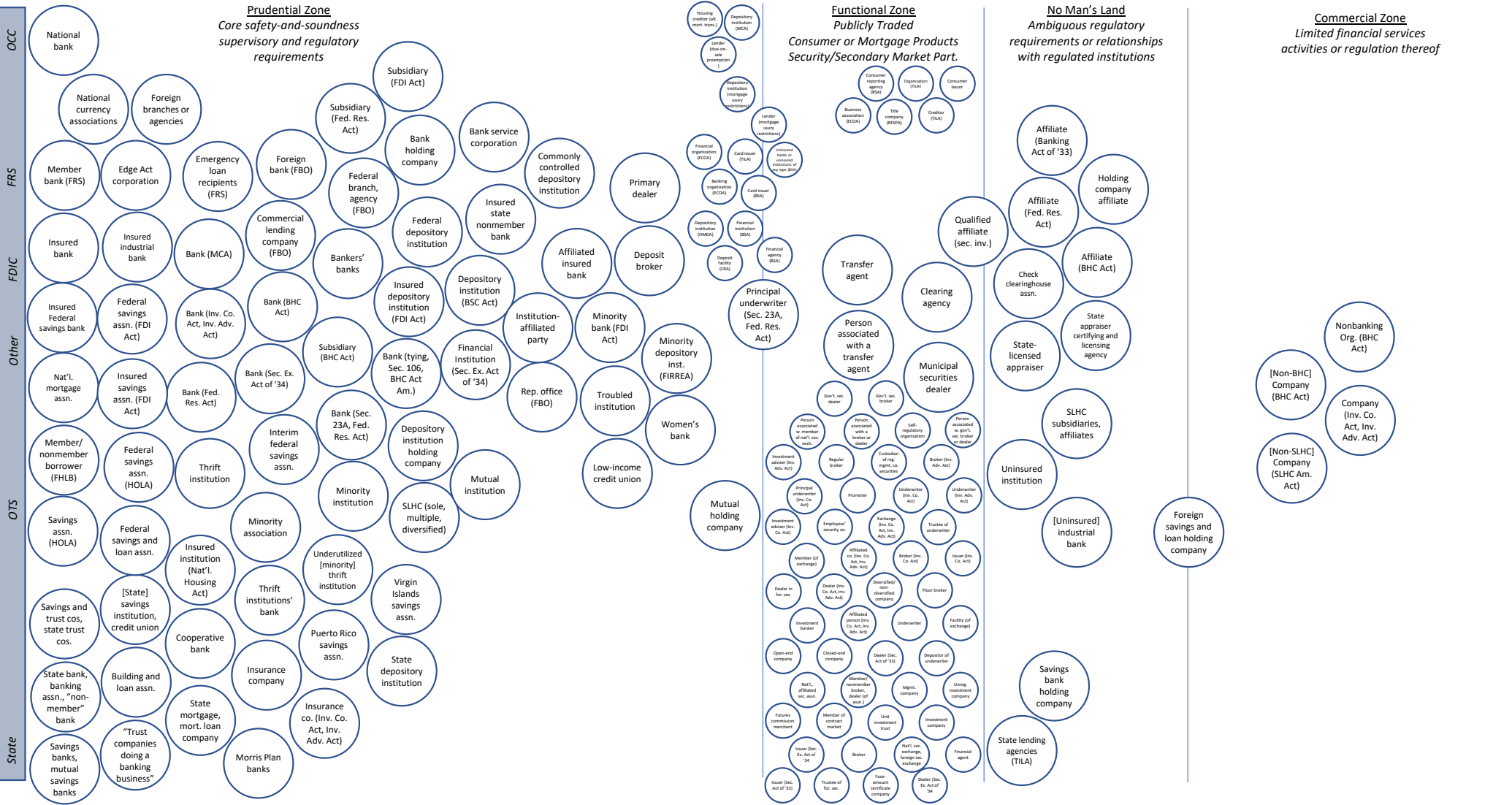


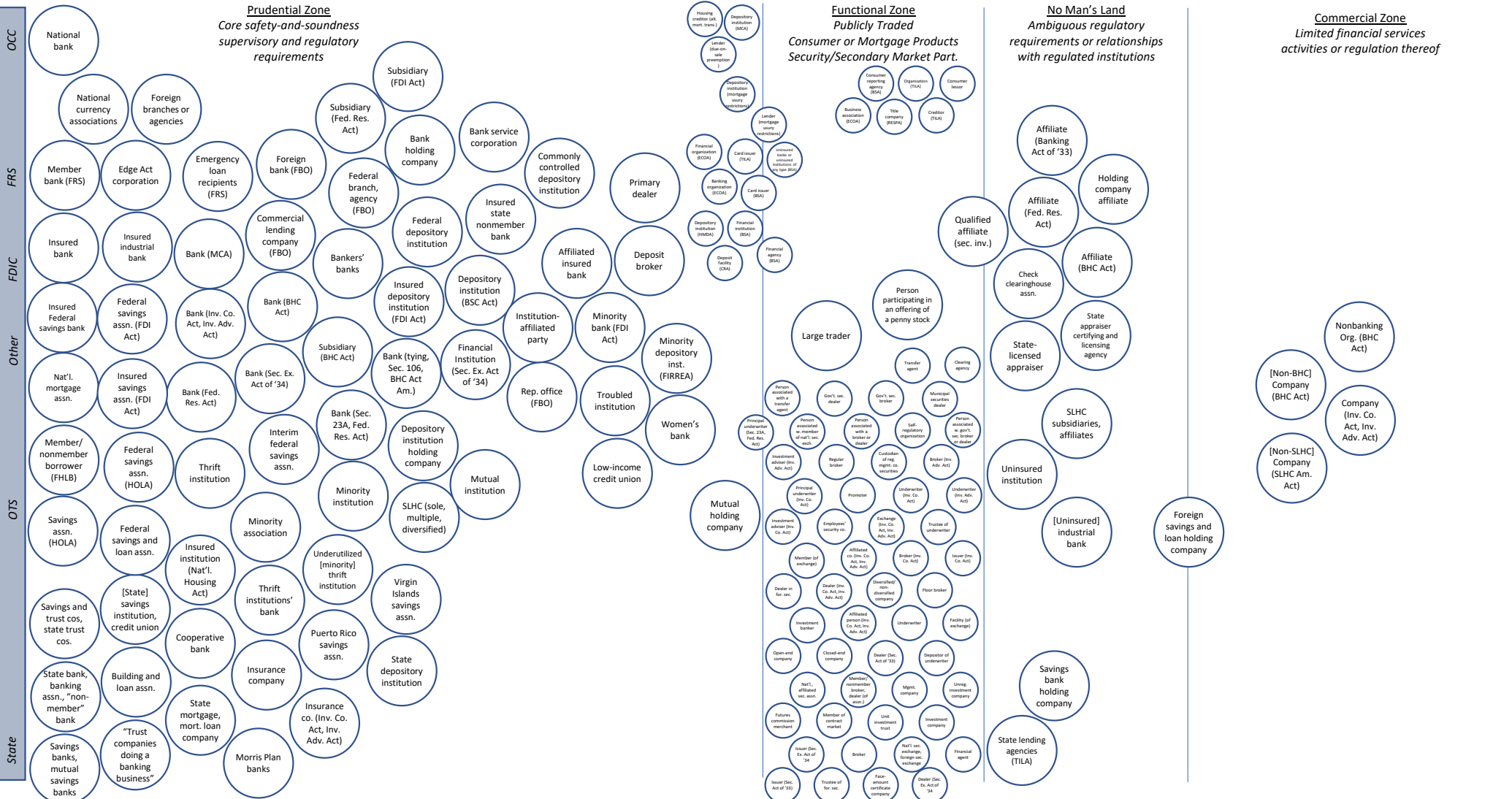
No Man's Land
Ambiguous regulatory
requirements or relationships
with regulated institutions

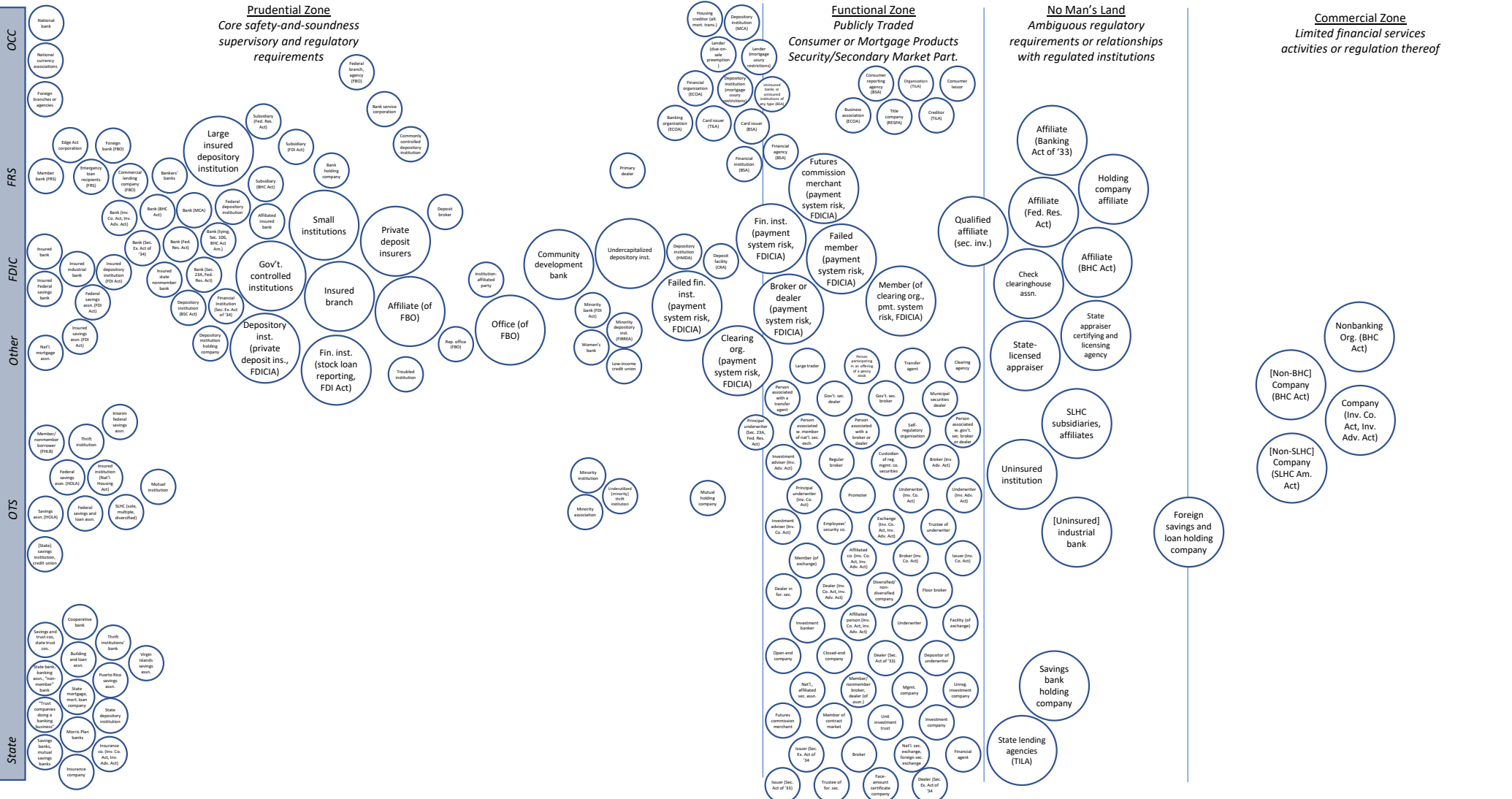


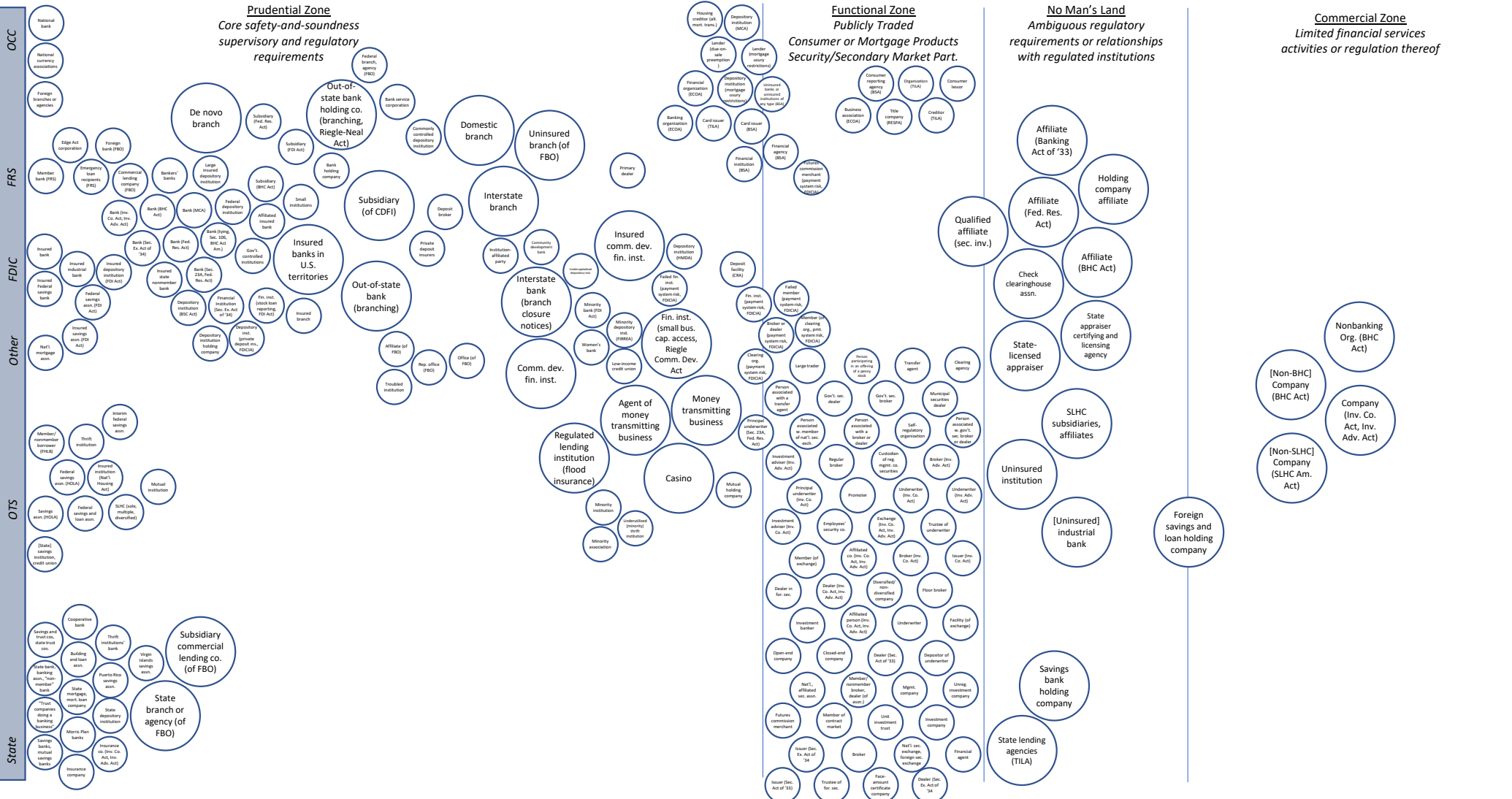
Commercial Zone
Limited financial services
activities or regulation thereof











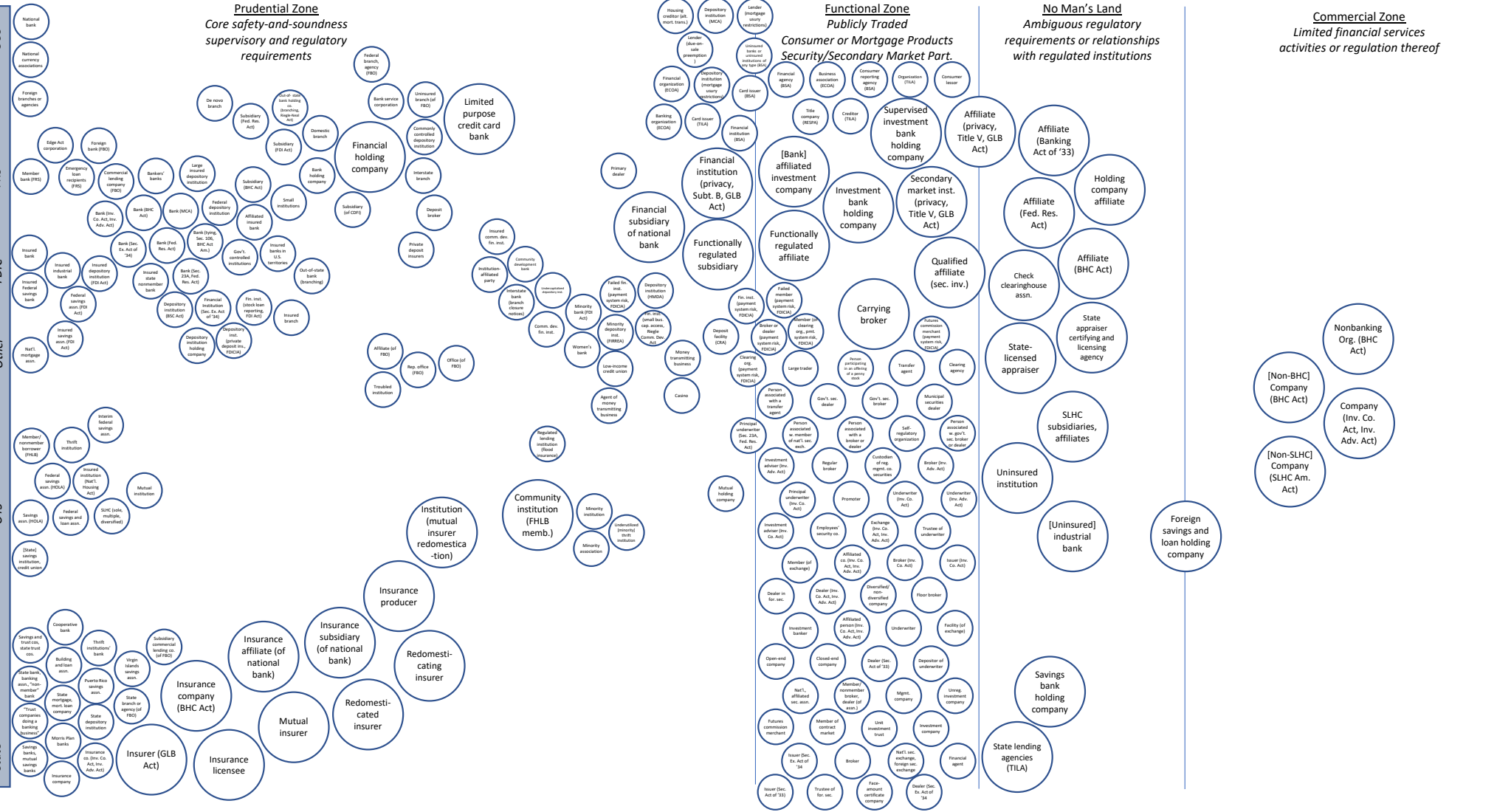
Prudential Zone
Core safety-and-soundness supervisory and regulatory requirements

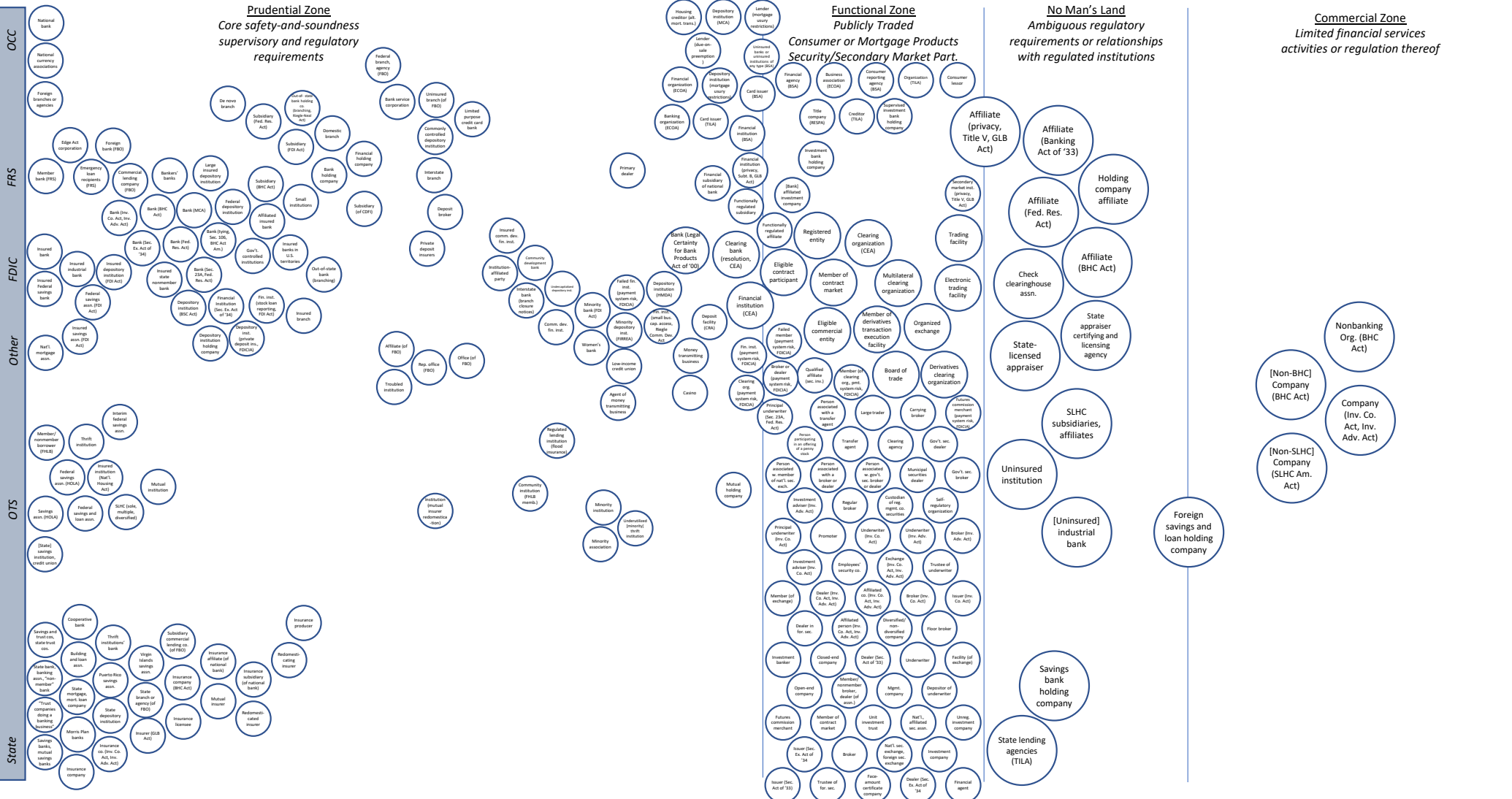
Functional Zone
Publicly Traded
Consumer or Mortgage Products
Security/Secondary Market Part.

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

Commercial Zone
Limited financial services activities or regulation thereof

OCC
FRS
FDIC
Other
OTS
State





OCC

FRS

FDIC

Other

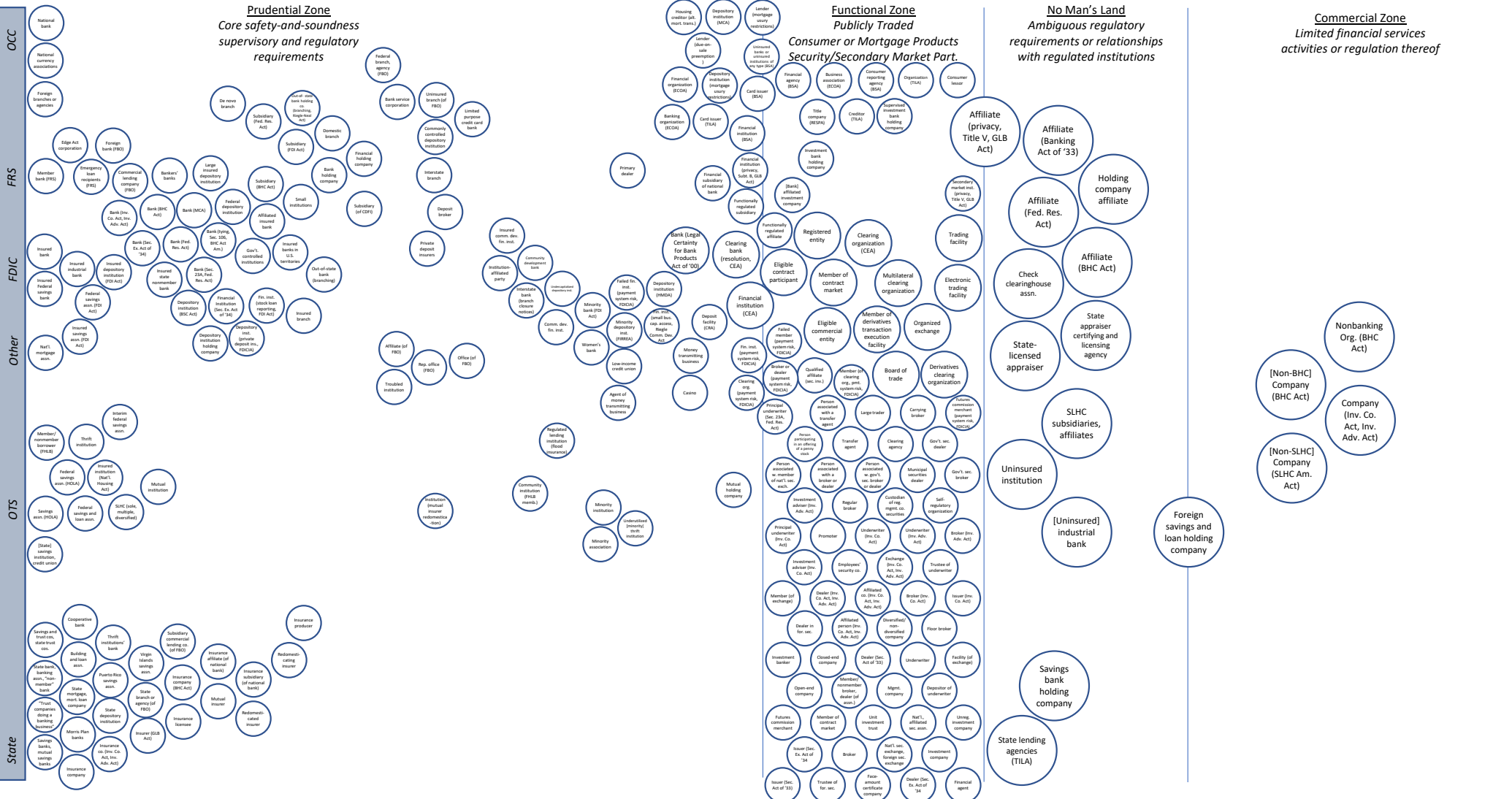
State

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

Functional Zone
Publicly Traded
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Commercial Zone
Limited financial services activities or regulation thereof



OCC

FRS

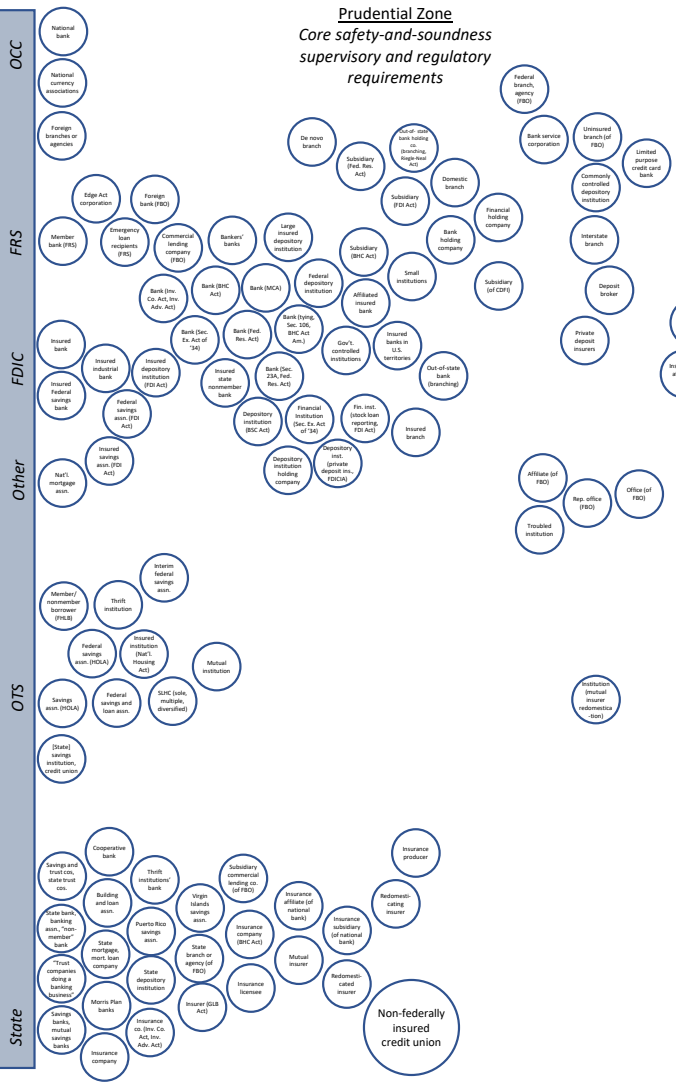
FDIC

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State

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



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



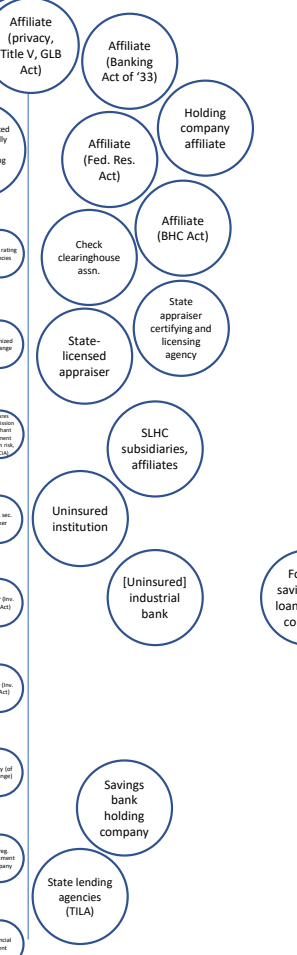
Functional Zone
Publicly Traded

Consumer or Mortgage Products
Security/Secondary Market Part.

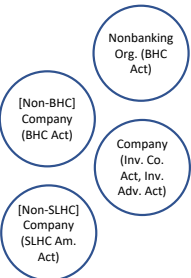
Nationally recognized
statistical
rating
organization



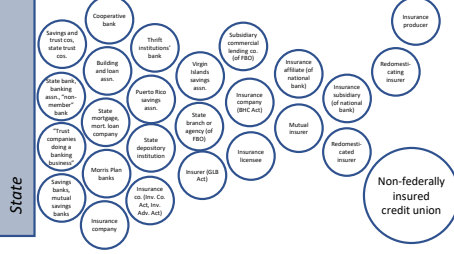
No Man's Land
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Non-federally insured credit union



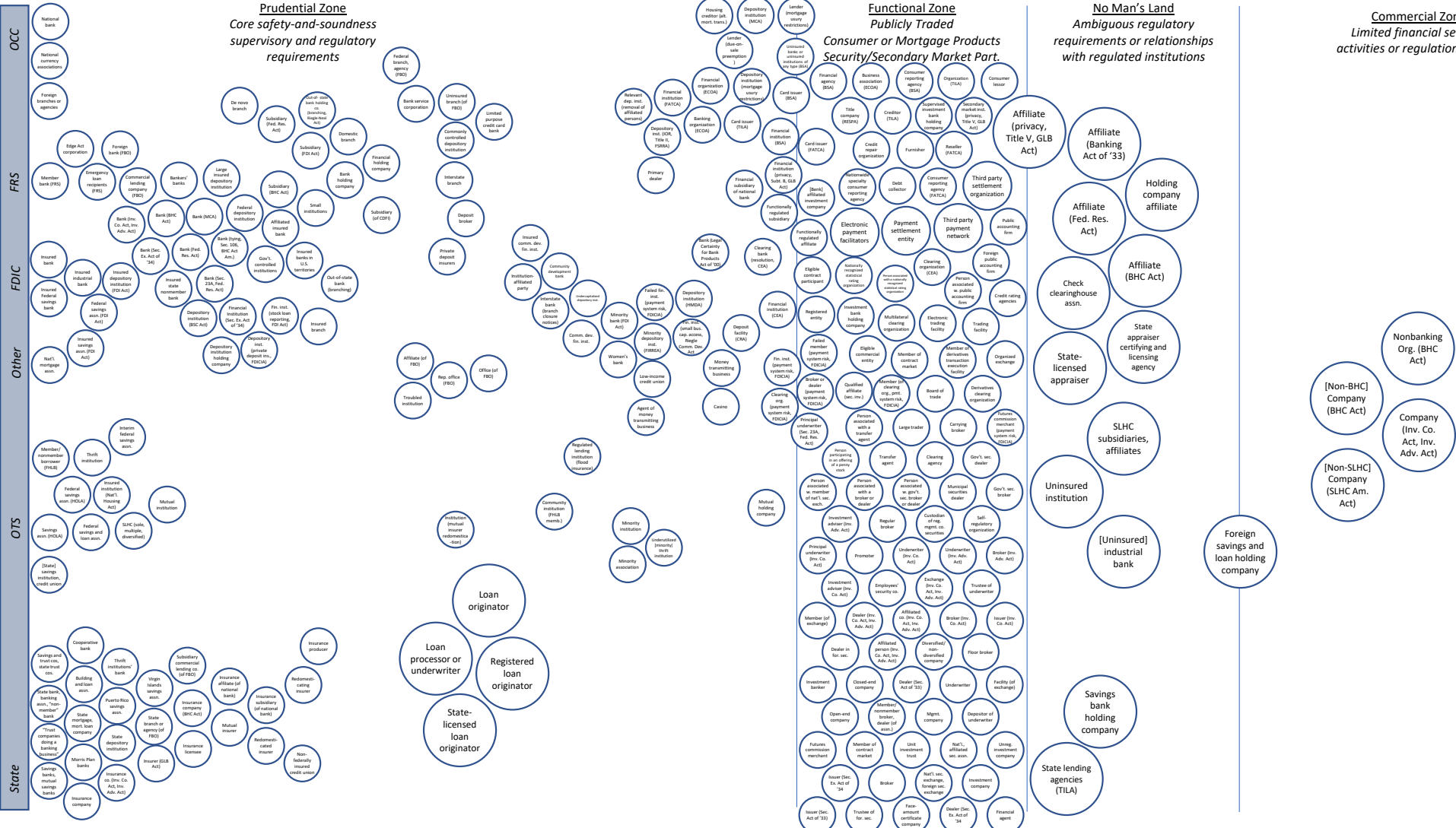
Prudential Zone
Core safety-and-soundness
supervisory and regulatory
requirements

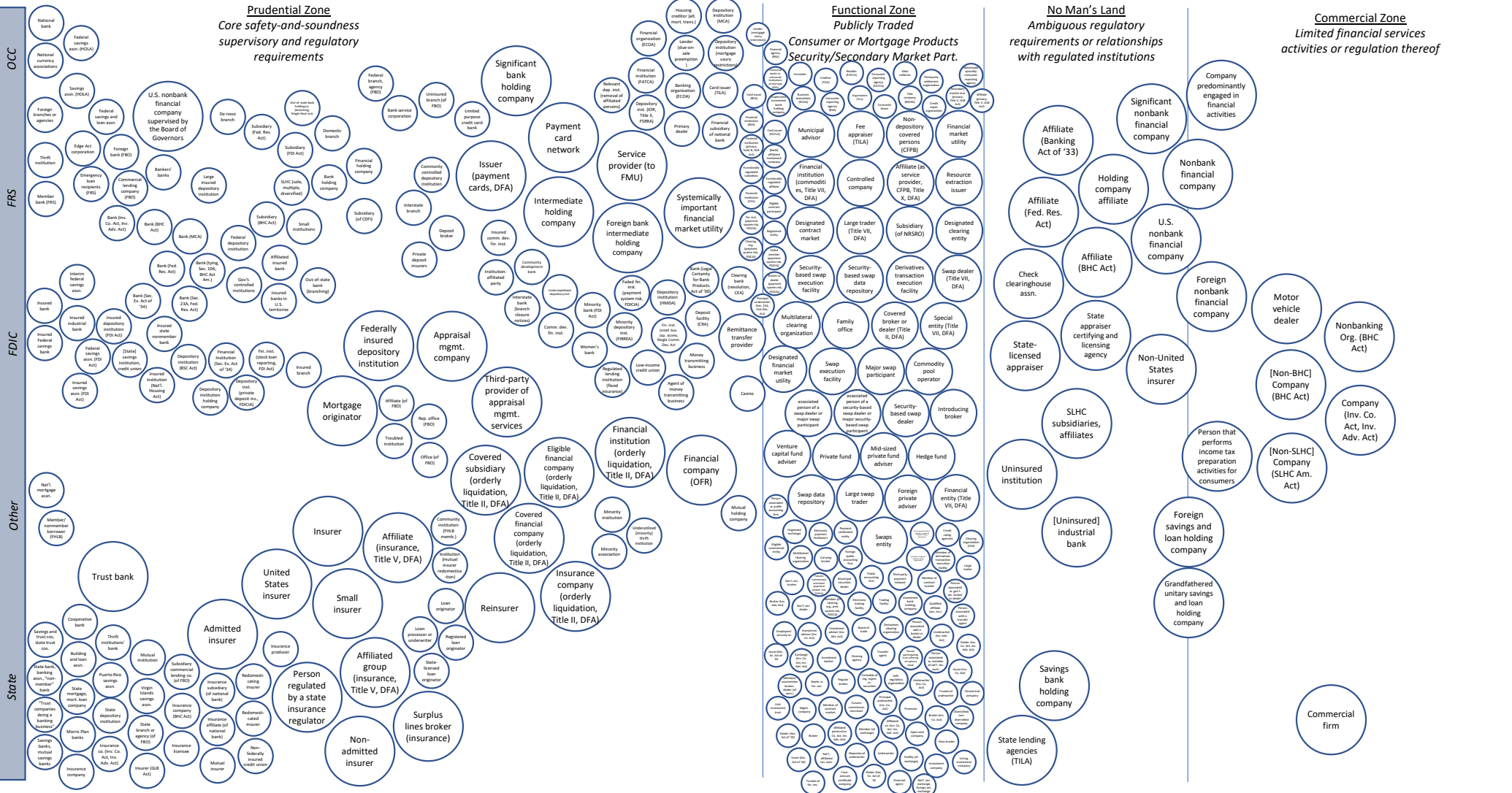
Functional Zone
Publicly Traded

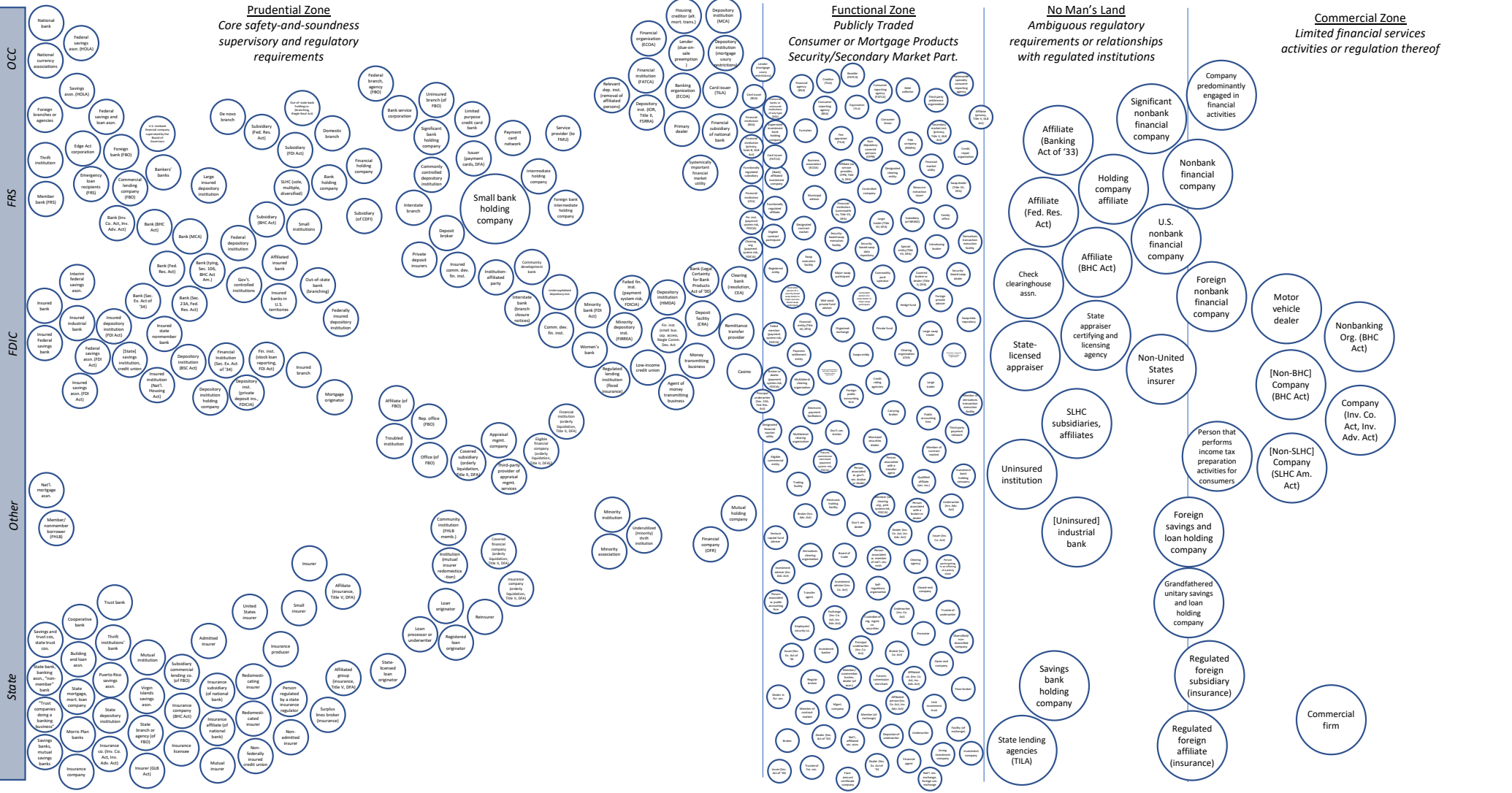
Consumer or Mortgage Products
Security/Secondary Market Part.

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Commercial Zone
Limited financial services
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OCC

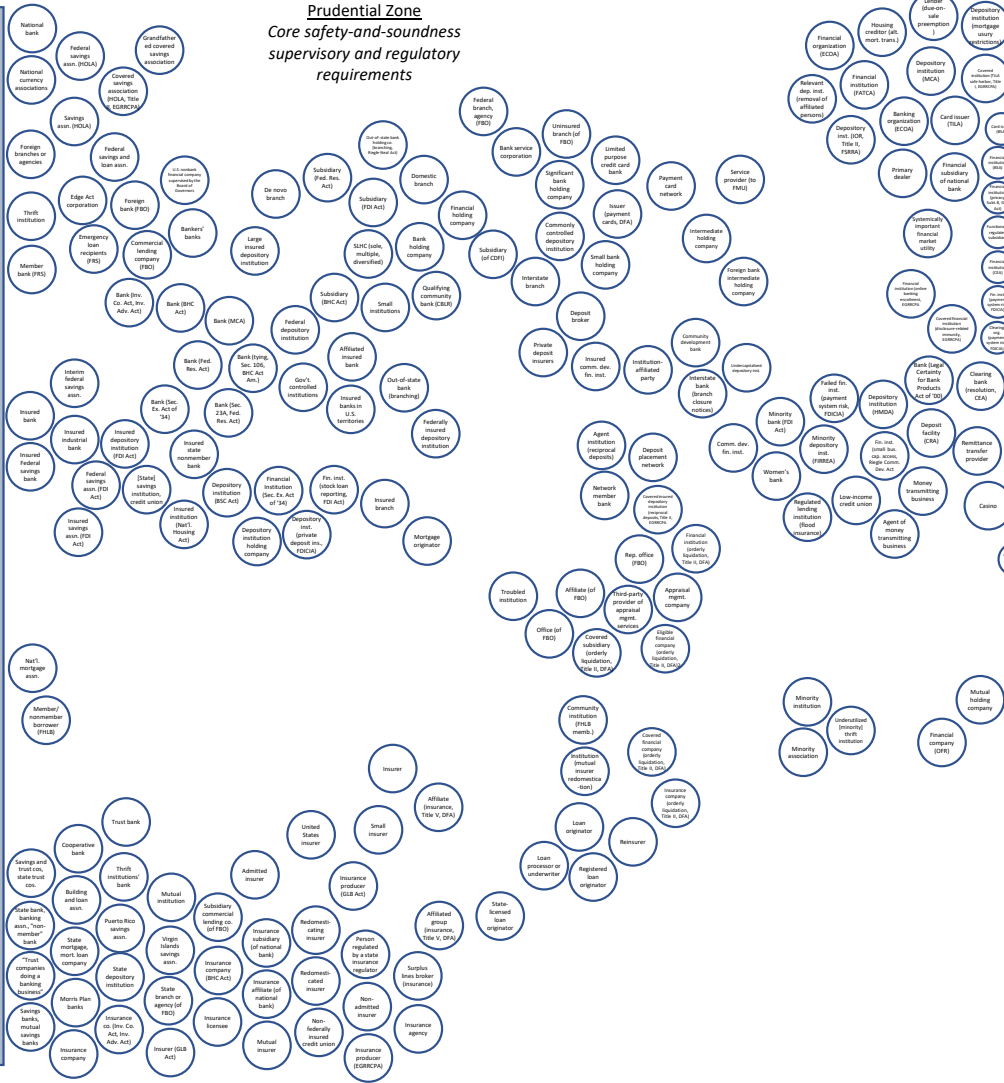
FIS

FDIC

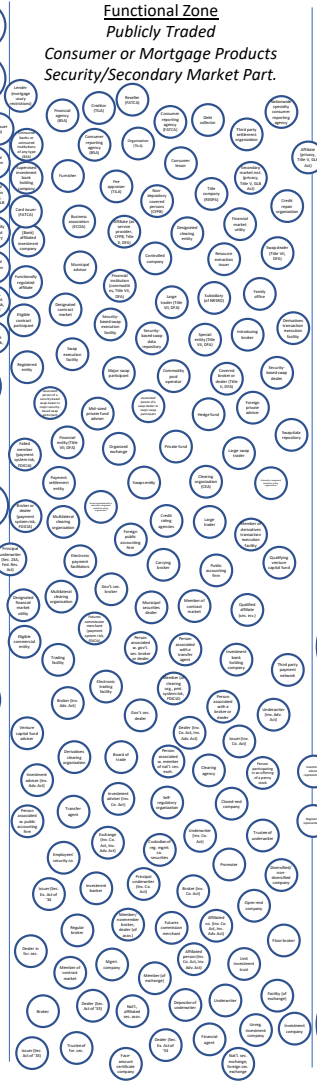
Other

State

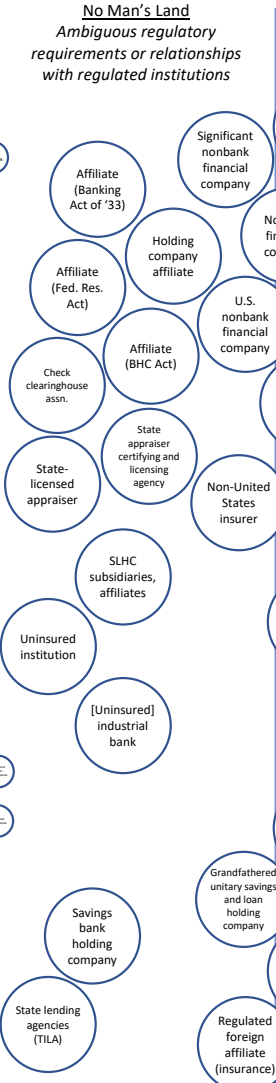
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