

PRUDENTIAL SUPERVISION



BIPARTISAN POLICY CENTER

U.S. regulatory system is complex. Too complex.

The current U.S. financial regulatory system, created in response to financial crises over the last 150 years, is highly fragmented. Inefficient overlap exists in both the supervision of individual institutions, and in the regulation of key financial activities. BPC's plan will rationalize the system, leading to greater financial stability and economic growth.

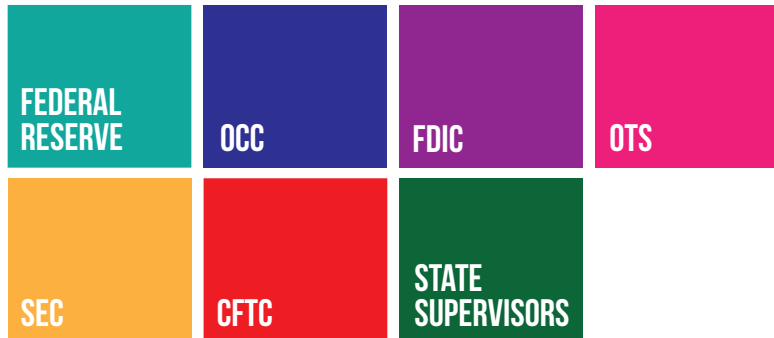
PRUDENTIAL SUPERVISION PRIOR TO DODD-FRANK ACT



Multiple Supervisors with no system-wide oversight.

MACRO SUPERVISORS

MICRO SUPERVISORS



LEGEND

- FDIC = Federal Deposit Insurance Corporation
- OCC = Office of the Comptroller of the Currency
- SEC = Securities and Exchanges Commission
- CFTC = Commodity Futures Trading Commission
- OTS = Office of Thrift Supervision
- FSOC = Financial Stability Oversight Council
- OFR = Office of Financial Research
- FIR = Federal Insurance Regulator
- PRA = Prudential Regulatory Authority
- CMA = Capital Markets Authority



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Follow the Financial Regulatory Reform Initiative

<http://bipartisanpolicy.org/projects/financial-regulatory-reform-initiative>

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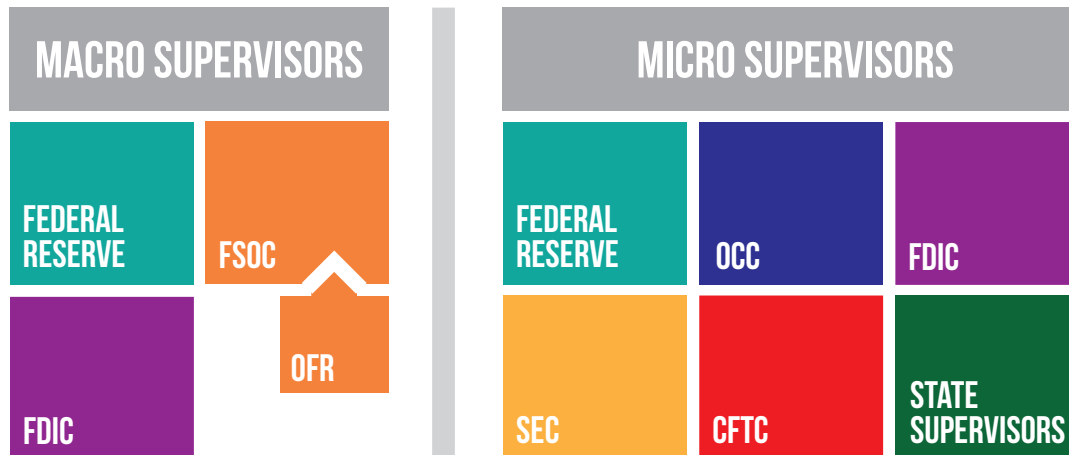
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PRUDENTIAL SUPERVISION AFTER DODD-FRANK ACT



System-wide oversight, but overlapping mandates and requirements remain.



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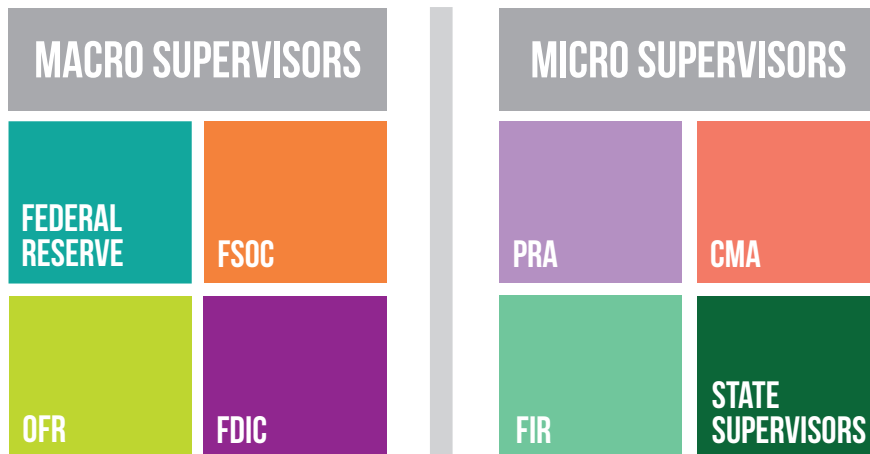
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PRUDENTIAL SUPERVISION PROPOSED BIPARTISAN SOLUTION



A streamlined solution putting oversight with fewer supervisors eliminates complexity and encourages efficiency.



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