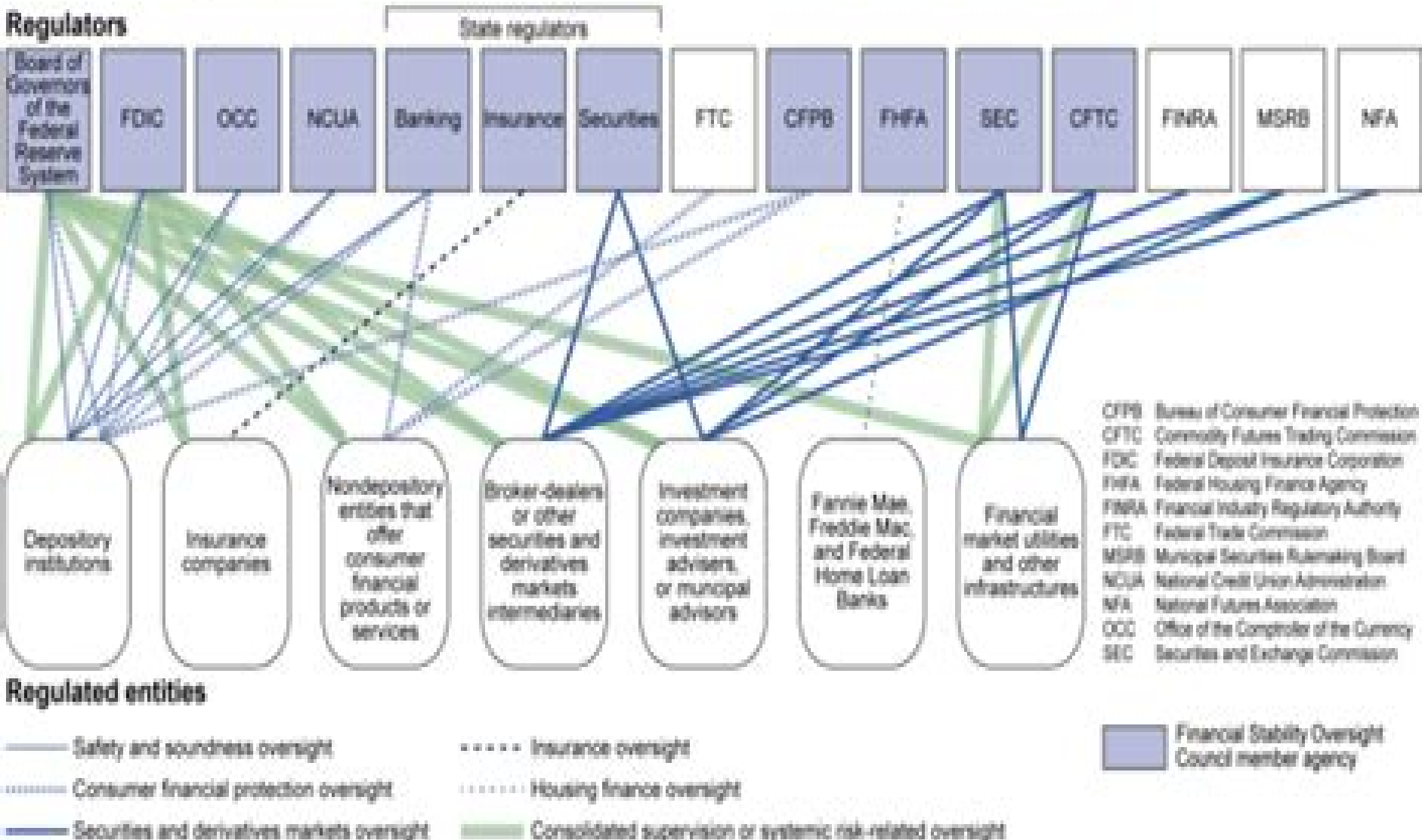


U.S. Financial Regulatory Structure, 2016



Source: GAO. | GAO-16-175

Note: This figure depicts the primary regulators in the U.S. financial regulatory structure, as well as their primary oversight responsibilities. "Regulators" generally refers to entities that have rulemaking, supervisory, and enforcement authorities over financial institutions or entities. There are additional agencies involved in regulating the financial markets and there may be other possible regulatory connections than those depicted in this figure.

The Structure And Regulation Of Financial Markets

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reinforced by a variety of proposals in the last several years to reform the regulation of financial institutions that have attracted considerable attention among regulators and in the financial firms that they regulate. Most recently the financial crisis and the failure of some large financial institutions have called into question the legitimacy of America's current financial structure and its regulation including to some degree the GLBA. There is no doubt that regulatory reform is front and center on today's policy agenda. The lessons of the GLBA experience and its effects both domestic and international on financial markets and competitiveness, risk taking and risk management by financial services firms and their regulators will be critical to the direction the country takes and the effort to ensure that future financial crises do not occur or have less costly damage. With contributions from academics, policy experts and a sponsor of the GLBA, Congressman James Leach, this book is invaluable to anyone interested in financial system reform. *The Securities and Financial Markets* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Securities, 1993. **The Structure, Regulation, and Performance of Pension Funds in Nine Industrial Countries** E. P. Davis, 1993. Company pension funds can make important contributions to retirement income and to capital market development. But they need to be regulated and supervised to avoid fraud, protect the interests of workers and minimize restrictions on labor mobility.

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