# Commercial Bank Examination Manual



Division of Supervision and Regulation

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**Mark Steyvers** 

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Monetary and Capital Markets Department, 2015-04-02. This paper discusses key findings of the Detailed Assessment of Observance of the Basel Core Principles for Effective Banking Supervision BCP on the United States. The U.S. federal banking agencies have improved considerably in effectiveness. These improvements are reflected in the high degree of compliance with BCP in this current assessment Shortcomings have been observed particularly in the treatment of concentration risk and large exposures but they do not raise concerns overall about the authorities ability to undertake effective supervision. These shortcomings should however be addressed if the United States is to achieve the standards of supervisory effectiveness expected of one of the most systemically important financial systems in the world.

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