

**Docente:** Bruce D. Marron  
**Ciclo:** 25-2  
**Materia:** Terminología Especializada en Económica y Mercados Bursátiles  
**Curso:** IT0524  
**Licenciatura:** Interpretación y Traducción  
**Horario:** Jueves 11:00 – 14:00  
**Grupo:** 5C

**HW\_04.2 Bank Failures and the FDIC / IPAB (convert to 10 point scale)**

Criteria	5 Points	4 Points	3 Points	2 Points	1 Point
<b>Summary of Hall and Lieberman Text</b>	Comprehensive, precise summary demonstrating deep understanding of key economic concepts; all critical points accurately captured	Thorough summary with minor omissions; shows clear comprehension	Adequate summary with some key points addressed	Partial summary missing significant economic insights	Minimal or incorrect summary
<b>FDIC / IPAB System Analysis (Q1)</b>	Exceptionally nuanced, well-researched argument with multiple economic perspectives and detailed supporting evidence	Strong analytical response with solid reasoning and relevant examples	Moderate analysis with basic economic understanding	Limited analysis with weak or superficial reasoning	Minimal or irrelevant response
<b>IPAB Fiscal Soundness Evaluation (Q2)</b>	Sophisticated financial analysis using precise global ratings data, multiple economic indicators, and critical comparative insights	Comprehensive evaluation with strong use of S&P Global Ratings information	Moderate analysis with some relevant financial observations	Limited financial assessment with minimal supporting evidence	Insufficient or incorrect financial evaluation
<b>Writing Quality, Presentation, Formatting</b>	Impeccable academic writing, perfect grammar, clear structure, pro. formatting	Very clear writing with minor technical improvements possible	Acceptable writing with some structural or grammatical issues	Challenging to follow, multiple writing/formatting problems	Poorly constructed, unprofessional presentation

**Brief Summary Hall and Lieberman Text (English):**

The text discusses banking failures and the critical role of deposit insurance in preventing systemic financial risks. Hall and Lieberman explore how deposit protection mechanisms like the FDIC stabilize banking systems by preventing panic-driven bank runs and maintaining public confidence in financial institutions.

**Resumen Breve (Español):**

El texto analiza las quiebras bancarias y el papel crucial del seguro de depósitos para prevenir riesgos financieros sistémicos. Hall y Lieberman exploran cómo los mecanismos de protección de depósitos como el FDIC estabilizan los sistemas bancarios al prevenir corridas bancarias impulsadas por el pánico y mantener la confianza pública en las instituciones financieras.

**Assignment:**

W\_04.2 [Due: 27 Feb 2025]

Read Hall and Lieberman, BANK FAILURES AND BANKING PANICS (pp 725-728). Provide a very brief summary of this section (English and Spanish) and answer the following questions:

1. Do you think that an FDIC-like system is a good idea? Explain.
2. The analogous entity to the FDIC in Mexico is the Instituto Para La Proteccion al Ahorro Bancario (IPAB). Read the first few pages of S&P's Global Ratings Report for the IPAB. Is the IPAB a fiscally sound institution? Explain.

Standard format applies.