



An Editors Chair

By -

RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 18 pages. Original publisher: Washington, D. C. : U. S. General Accounting Office, 1997 OCLC Number: (OCoLC)52128688 Subject: Financial services industry -- State supervision -- United States. Excerpt: . . . Appendix II Potential Benefits and Risks of Eliminating the Current Separation of Banking and Commerce deposit insurance fund and taxpayers if affiliated commercial firms were to extend any financial stress they experienced to their banking affiliates. Even if firewalls were able to keep such problems from actually being transmitted to bank affiliates, depositors who believed that commercial affiliates were experiencing financial problems might decide to withdraw their funds from the commercial firms bank affiliates for fear that the banks soundness might also be in jeopardy. If enough depositors did this, the fear could be self-fulfilling in that the viability of both the affiliated banks and the commercial firms could become threatened. Possible Increased Concentration of Economic Power. There are also concerns that ending the current restrictions between banking and commerce could promote the formation of very large conglomerate enterprises with substantial amounts of economic power. Such enterprises could adversely affect the efficient operation of the economy and...



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