

FIN300: Financial Risk Management

Risk Analysis Report – Bank Failure

Washington Mutual Bank (WashMut)



George Borovick

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Wall Street and the Financial Crisis United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2010 Wall Street and the Financial Crisis: Anatomy of a Financial Collapse (Majority and Minority Staff Report) United States Senate,2013-06-10 In the fall of 2008 America suffered a devastating economic collapse Once valuable securities lost most or all of their value debt markets froze stock markets plunged and storied financial firms went under Millions of Americans lost their jobs millions of families lost their homes and good businesses shut down These events cast the United States into an economic recession so deep that the country has yet to fully recover This Report is the product of a two year bipartisan investigation by the U S Senate Permanent Subcommittee on Investigations into the origins of the 2008 financial crisis The goals of this investigation were to construct a public record of the facts in order to deepen the understanding of what happened identify some of the root causes of the crisis and provide a factual foundation for the ongoing effort to fortify the country against the recurrence of a similar crisis in the future **Other People's Houses** Jennifer Taub,2014-05-27 The clearest explanation yet of how the financial crisis of 2008 developed and why it could happen again In the wake of the financial meltdown in 2008 many claimed that it had been inevitable that no one saw it coming and that subprime borrowers were to blame This accessible thoroughly researched book is Jennifer Taub s response to such unfounded claims Drawing on wide ranging experience as a corporate lawyer investment firm counsel and scholar of business law and financial market regulation Taub chronicles how government officials helped bankers inflate the toxic mortgage backed housing bubble then after the bubble burst ignored the plight of millions of homeowners suddenly facing foreclosure Focusing new light on the similarities between the savings and loan debacle of the

1980s and the financial crisis in 2008 Taub reveals that in both cases the same reckless banks operating under different names received government bailouts while the same lax regulators overlooked fraud and abuse Furthermore in 2013 the situation is essentially unchanged The author asserts that the 2008 crisis was not just similar to the S L scandal it was a severe relapse of the same underlying disease And despite modest regulatory reforms the disease remains uncured top banks remain too big to manage too big to regulate and too big to fail Annual Report Pennsylvania. Banking Department, Pennsylvania. Department of Banking, 1903

Economic Growth and the Nanotechnology Priority James A. Harris Sr., 2014-10-21 The cornerstone and principal feature of this book includes the urgency and necessity priority and nanometer scale where size is measured in one billionth of a meter are in possession of nanoscale practical application delivery convergence and the transformation of both the North American Industry Classification System NAICS 2012 and the United Nations International Standard Industrial Classification of All Economic Activities Rev 4 into sources of global competitive advantage worldwide economic growth The challenge that has blocked this global nanotechnology priority strategy is the 2007 2008 to 2012 2013 financial economic monetary banking and corporations crisis and collapse Leading factors in the creation of this financial and economic crisis include the huge global over the counter OTC derivatives accumulation in excess of the demand for dollars This challenge was orchestrated by mega aggregate concentration that consisted of voting rights in major corporations structure of corporate concentration institutional shareholders and interlocking directorates There were catastrophic and calamity consequences accompanied by U S Federal Reserve Asset Purchases

Wall Street and the Financial Crisis: Anatomy of a Financial Collapse, 2011 **Casino Capitalism** Hans-Werner Sinn, 2010-08-26 An English translation of Professor Sinn s title Kasino Kapitalismus that provides an account of the origins of the recent financial crisis The volume examines the causes of the crisis points out the flaws in the economic rescue packages and presents a master plan for the reform of financial markets

Nothing Is Too Big to Fail Kerry Killinger, Linda Killinger, 2021-03-23 No institution government or country is too big to fail A behind the scenes account of what led to the 2008 crisis and may soon lead to a bigger one Written by two bank executives with firsthand experience of several financial crises Nothing is Too Big to Fail holds a stiff warning about the future of finance and social justice revealing how the US government s fiscal and monetary policies are creating asset and debt bubbles that could burst at any time The COVID 19 pandemic is just one of many risks that could derail our highly leveraged and fragile economic system The authors also tell how government actions and an unregulated shadow banking system are leading to inequitable distribution of wealth destroying the middle class reducing trust in government and accelerating racial injustice No institution government or country is too big to fail This book offers lessons learned from past crises and recommended actions for business and government leaders to take today to return our economic system and our democracy to a safer trajectory *Washington Education Journal*, 1926

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