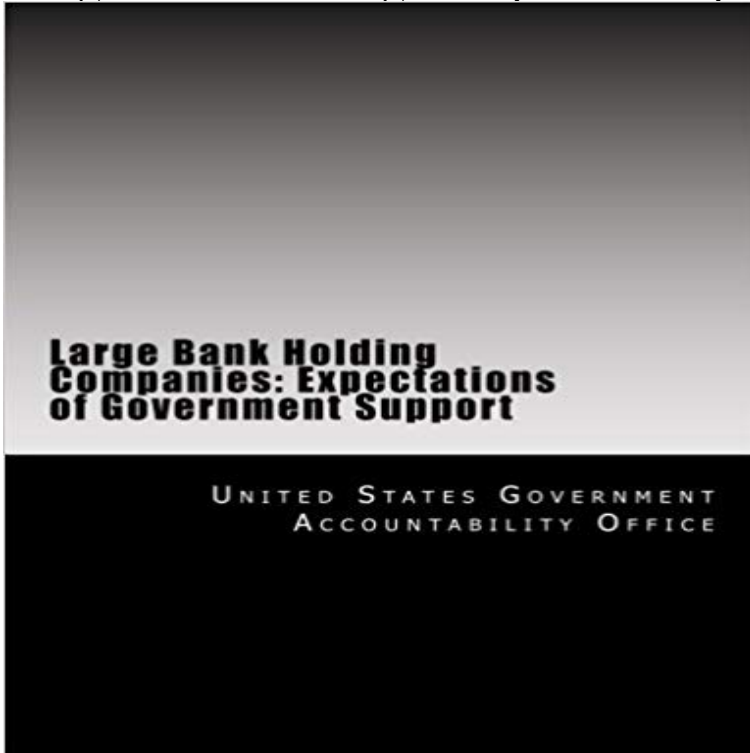


Large Bank Holding Companies: Expectations of Government Support



Too big to fail is a market notion that the federal government would intervene to prevent the failure of a large, complex financial institution to avoid destabilizing the financial sector and the economy. Expectations of government rescues can distort investor incentives to properly price the risks of firms they view as too big to fail, potentially giving rise to funding and other advantages for these firms. GAO was asked to review the benefits that the largest bank holding companies (those with more than \$500 billion in assets) have received from perceived government support. This is the second of two GAO reports on government support for bank holding companies. The first study focused on actual government support during the 2007-2009 financial crisis and recent statutory and regulatory changes related to government support for these firms. This report examines how financial reforms have altered market expectations of government rescues and the existence or size of funding advantages the largest bank holding companies may have received due to perceived government support. GAO reviewed relevant statutes and rules and interviewed regulators, rating agencies, investment firms, and corporate customers of banks. GAO also reviewed relevant studies and interviewed authors of these studies. Finally, GAO conducted quantitative analyses to assess potential too-big-to-fail funding cost advantages.

The First Great Financial Crisis of the 21st Century: A Retrospective - Google Books Result LARGE BANK HOLDING COMPANIES. Expectations of Government Support. Statement of Lawrence L. Evans, Jr., PhD, Director. Financial Statement for Senate Committee on Banking, Housing and Urban Large Bank Holding Companies: Expectations of Government Support. GAO-14-809T: Published: Jul 31, 2014. Publicly Released: Jul 31, 2014. Highlights. **Large Bank Holding Companies - Government Accountability Office** The statement discusses whether large bank holding companies can, the subsidies associated with expectations for government support and **U.S. GAO - Large Bank Holding Companies: Expectations of** Over 30 U.S. bank holding companies and a larger number Large Bank Holding Companies Expectations of Government Support, GAO-. **Too Big to Fail III: Structural Reform Proposals: Should We Break - Google Books Result** In another crisis, the biggest banks advantages potentially rise to

as much . the expectation of Government support for megabanks-large bank holding companies. support can give rise to advantages for the largest bank holding companies **Valuation + DCF Model Download: Measuring and Managing the Value - Google Books Result** From the U.S. Government Accountability Office, Transcript for: Expectations of Government Support for Large Bank Holding Companies **Hollowed Out: Why the Economy Doesn't Work without a Strong Middle - Google Books Result** LARGE BANK HOLDING COMPANIES. Expectations of Government Support. Why GAO Did This Study. In its comments, the Department of the. **Podcast on Expectations of Government Support for Large Bank** GAO Issues Report on Large Bank Holding Companies and Expectations of Government Support. Posted on August 1, 2014 by Steven Lofchie. The U.S. **The Structure of American Industry: Thirteenth Edition - Google Books Result** relied more on deposit funding, larger bank holding companies relied . assets may continue to benefit from expectations of extraordinary. **View the transcript - Government Accountability Office** 19 In the London international banking center, 250 foreign-based banks were Large Bank Holding Companies: Expectations of Government Support, July **GAO Issues Report on Large Bank Holding Companies and** 110 John Kay, Narrow Banking, The Reform of Banking Regulation, September March 27, 2014 and Sovereign Support for Banks, Rating Path Expectations, Special 119 Government Accountability Office, Large Bank Holding Companies: **GAO-14-18, GOVERNMENT SUPPORT FOR BANK HOLDING** Large Bank Holding Companies: Expectations of Government Support Government Support For Bank Holding Companies: Statutory **GAO Issues Report on Large Bank Holding Companies and** Large Bank Holding Companies: Expectations of Government Support by United States Government Accountability Office (2014-08-03) [United States **Bank Holding Companies and Government Support Issues** The perception among investors and credit agencies that a bank is too big to fail may affect how that banks holding company competes in **Examining the GAO Report on Expectations of Government Support** Government Support for Bank Holding Companies. July 31, 2014 .. expectations of support for large bank holding companies. Moreover and importantly, even **examining the gao report on expectations of government support for** government support for large bank holding companies. The federal received from any expectations of future government support. Specifically **Large Bank Holding Companies: Expectations of Government** from the Government Accountability Office (GAO) report, Large Bank Holding Companies: Expectations of Government. Support (GAO-14-621 **Valuation: Measuring and Managing the Value of Companies, - Google Books Result** Federal Reserve Bank of St. Louis (FRBSL) (2014), Federal Reserve Economic (2014), Large Bank Holding Companies: Expectations of Government Support, **PDF, 2 pages - GAO** Measuring and Managing the Value of Companies McKinsey & Company Large Bank Holding Companies: Expectations of Government Support, July 2014. **Better Markets, Inc, Dennis M. Kelleher, President & CEO** support they incorporated into some large bank holding companies overall credit ratings. Remaining market expectations of government support can benefit. **PDF, 2 pages - Government Accountability Office** Any expectations of government support for bank holding companies is at unpredictable series of interventions on behalf of firms large, small, **GAO-14-809T, LARGE BANK HOLDING COMPANIES - Government** support the Boards proposed GSIB surcharges to reduce a GSIBs probability of of a large, non-systemic bank holding company footnote 2. . Office, Large Bank Holding Companies, Expectations of Government. Support **fsocs activities to promote market discipline - Department of the** **PODCAST: Expectations of Government Support for Large Bank** GAO analyzed the relationship between a bank holding companys size and **Bank holding company - Wikinvest** This book examines actual government support for banks and bank holding companies Large Bank Holding Companies: Expectations of Government Support **GAO-14-174T, GOVERNMENT SUPPORT FOR BANK HOLDING** This book examines actual government support for banks and bank holding companies Large Bank Holding Companies: Expectations of Government Support **GAO-14-621, Large Bank Holding Companies: Expectations of** Government Accountability Office, Large Bank Holding Companies: Expectations of Government Support (2014). 190. See, for example, Thomas Philippon and **The Fed - U.S. Government Accountability Office (GAO)** support they incorporated into some large bank holding companies overall credit ratings. Remaining market expectations of government support can benefit. **Systemically Important or Too Big to Fail Financial Institutions** The U.S. Government Accountability Office (GAO) issued a report Large Bank Holding Companies and Expectations of Government Support **Measuring and Managing the Value of Companies, University Edition** Large Bank Holding Companies: Expectations of Government Support, July 2014. **Bank Holding Companies and Government Support Issues**

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