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## Financial Institutions: Causes and Consequences of Recent Bank Failures

By U. S. Government Accountability Office

Createspace. Paperback. Condition: New. This item is printed on demand. 160 pages. Dimensions: 11.0in. x 8.5in. x 0.4in. Ten states concentrated in the western, midwestern, and southeastern United States all areas where the housing market had experienced strong growth in the prior decade experienced 10 or more commercial bank or thrift (bank) failures between 2008 and 2011. The failures of the smaller banks (those with less than 1 billion in assets) in these states were largely driven by credit losses on commercial real estate (CRE) loans. The failed banks also had often pursued aggressive growth strategies using nontraditional, riskier funding sources and exhibited weak underwriting and credit administration practices. The rapid growth of CRE portfolios led to high concentrations that increased the banks exposure to the sustained real estate and economic downturn that began in 2007. The Department of the Treasury and the Financial Stability Forums Working Group on Loss Provisioning have observed that the current accounting model for estimating credit losses is based on historical loss rates, which were low in the prefinancial crisis years. The Financial Accounting Standards Board has issued a proposal for public comment for a loan loss provisioning model that is more forward-looking and focuses on expected losses,...

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