



Closing a Failed Bank: Resolution Practices and Procedures

David C. Parker

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This manual addresses problem bank resolution from the time a bank is identified as being in financial trouble through intervention to liquidation. It comes with an interactive CD-ROM from which users can download and tailor documents to use in their own closing processes. The book draws on the author's lengthy career as a bank liquidator for the Federal Deposit Insurance Corporation and Resolution Trust Corporation and his worldwide consulting experience with the International Monetary Fund and other international organizations. The chapters examine legal frameworks; the function of deposit insurance during bank failures; the importance of public and media relations; measures and procedures used by a supervisory authority to rehabilitate, restructure, or resolve a problem bank; bank intervention procedures; conservatorship operations; bank resolution alternatives and methods for marketing a problem bank using a purchase and assumption agreement; operations and administrative procedures for bank liquidation or receivership; and asset management and disposition.

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