

The CRA Handbook

- STRATEGIES
- EXAM REVIEWS
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Kenneth H. Thomas, Ph.D.

Cra Handbook Strategies For Bank Communities And Regulators

PricewaterhouseCoopers

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Congress. House. Committee on Banking, Currency, and Housing, 1978 Credit to the Community Dan

Immergluck, 2016-07-08 This book provides the most comprehensive examination of community reinvestment and fair lending problems and policies currently available It outlines the history of lending discrimination and redlining in U S mortgage and small business lending markets and documents the persistence of such problems today The author explains the role that government has played in developing banking and credit markets in the United States from the creation of Alexander Hamilton's First Bank of the United States to the ongoing support government provides through the subsidization of secondary markets and through maintenance of critical regulatory infrastructure Immergluck takes issue with those calling for deregulation of financial services especially in the arena of fair lending and consumer protection and gives new voice to rationales for social contract policies such as the Community Reinvestment Act He provides new long term analysis of the

failure of federal bank regulators to enforce the CRA and also shows how increased community activism and media attention have led to sporadic periods of stronger CRA enforcement Finally he recommends a number of policy changes that are needed to modernize the nation s fair lending and community reinvestment laws and make them more relevant for the 21st century

Community Reinvestment Act United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1988

Discrimination in Home Mortgage Lending United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer and Regulatory Affairs,1990

The Community Economic Development Movement William H. Simon,2001 A study of the evolution of the Community Economic Development movement paying particular attention to the institutional and legal mechanisms it utilizes

Global Bank Regulation Heidi Mandanis Schooner,Michael W. Taylor,2009-11-24 Global Bank Regulation Principles and Policies covers the global regulation of financial institutions It integrates theories history and policy debates thereby providing a strategic approach to understanding global policy principles and banking The book features definitions of the policy principles of capital regularization the main justifications for prudent regulation of banks the characteristics of tools used regulate firms that operate across all time zones and a discussion regarding the 2007 2009 financial crises and the generation of international standards of financial institution regulation The first four chapters of the book offer justification for the strict regulation of banks and discuss the importance of financial safety The next chapters describe in greater detail the main policy networks and standard setting bodies responsible for policy development They also provide information about bank licensing requirements leading jurisdictions and bank ownership and affiliations The last three chapters of the book present a thorough examination of bank capital regulation which is one of the most important areas in international banking The text aims to provide information to all economics students as well as non experts and experts interested in the history policy development and theory of international banking regulation Defines the over arching policy principles of capital regulation Explores main justifications for the prudent regulation of banks Discusses the 2007 2009 financial crisis and the next generation of international standards of financial institution regulation Examines tools for ensuring the adequate supervision of a firm that operates across all time zones

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