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## PROCEEDINGS OF THE MOST EXCELLENT GRAND ROYAL ARCH CHAPTER OF RHODE ISLAND FOR THE YEAR



RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 68 pages. Original publisher: Washington, D. C. : The Office, 2001 OCLC Number: (OCoLC)48192454 Subject: Mortgages. Excerpt: . . . However, GSE status reduces market discipline, increasing the importance of supervision. Beyond the FHLBank Systems status as a GSE, the unique characteristics of FHLBank capital and the potential for risk taking within the System heighten the importance of supervisory oversight by FHFb. First, even after the new capital structure is in place, FHLBank capital will be less permanent than perpetual equity stock. Therefore, more so than other regulators, FHFb must be prepared to act in case a FHLBanks financial condition weakens. Second, although joint and several liability creates incentives for the FHLBanks to monitor each others activities, the FHLBanks do not have the authority to direct a financially troubled FHLBank to take corrective actions. However, FHFb does have authorities 16 it can use to take enforcement actions in such a situation. We last examined FHFb's supervisory oversight of the FHLBank System in 17 1998. We concluded that FHFb's safety and soundness regulation is increasingly important to protect taxpayer interests due to the Systems expanding activities and the changing business environment. We found deficiencies in FHFb's oversight of FHLBanks and made a number of recommendations to improve it. FHFb officials told us they have made progress in implementing these recommendations. However, we have not examined FHFb's supervisory oversight since completing our 1998 report, and therefore we have not verified the completeness of these actions. Expansion in the types of eligible collateral and increased direct mortgage Risk Management acquisition will increase interest rate, credit, and operations risks in the Policies and the New FHLBank System. Interest rate risk, however, will remain unaffected by the new forms of collateral. The overall...



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