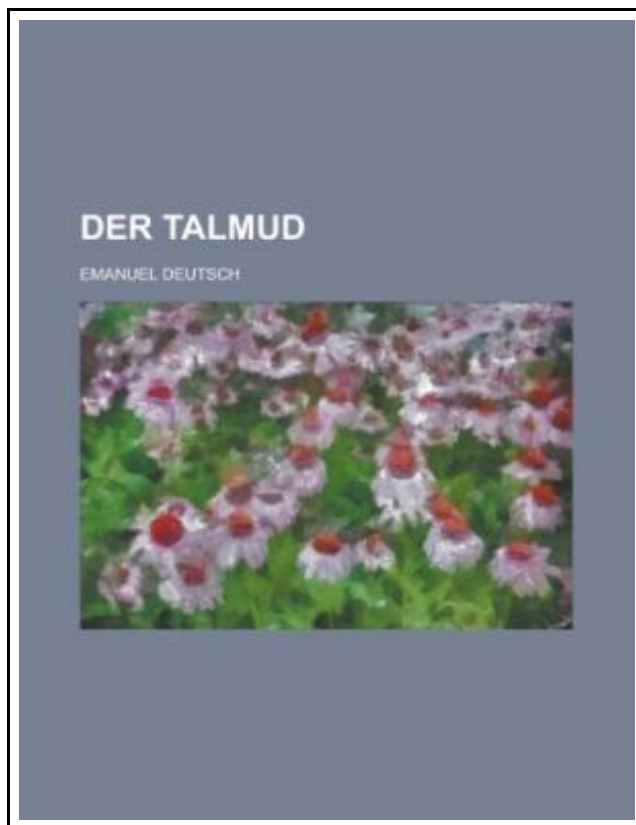


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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 330 pages. Original publisher: Washington: U. S. G. P. O. : For sale by the Supt. of Docs. , U. S. G. P. O. , 2008. LC Number: KF27 . B54428 2007e OCLC Number: (OCoLC)213814002 Subject: Minority-owned banks -- Government policy -- United States. Excerpt: . . . 7 We will start with Mr. George Scott, who is the Director of the Financial Markets and Community Investment team of the GAO, where he helps lead the GAOs work assessing the ability of the financial services industry and its regulators to help maintain a stable, well-functioning financial system. He is responsible for leading the GAOs work related to higher education issues, including Federal student loan and grant programs also. Mr. Scott, you are recognized for 5 minutes. STATEMENT OF GEORGE A. SCOTT, DIRECTOR, FINANCIAL MARKETS AND COMMUNITY INVESTMENT, U. S. GOVERNMENT ACCOUNTABILITY OFFICE (GAO) COTT Mr. S. Thank you, Chairman Watt, Ranking Member Miller, and members of the subcommittee. I am pleased to be here today to discuss the efforts of Federal bank regulators to support minority banks. Minority banks are a small community within the banking industry, accounting for 2 percent of all financial institutions and total industry assets. Despite their small numbers, these banks can play an important role in serving the financial needs of historically underserved communities such as African Americans, and growing populations of minorities such as Hispanic and Asian Americans. Federal regulators are to work to preserve and promote minority banks. For example, the Federal Deposit Insurance Corporation and the Office of Thrift Supervision are required to provide minority banks with technical assistance, training, and educational programs. They must also work to preserve the character of minority banks in cases involving mergers...



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