

1. Record Nr.	UNINA9910698817103321
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Titolo	Systemic risk [[electronic resource]] : regulatory oversight and recent initiatives to address risk posed by credit default swaps : testimony before the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises // statement of Orice M. Williams
Pubbl/distr/stampa	[Washington, D.C.] : , : U.S. Govt. Accountability Office, , [2009]
Descrizione fisica	28 pages : digital, PDF file
Collana	Testimony ; ; GAO-09-397T
Soggetti	Credit derivatives - Law and legislation - United States Swaps (Finance) - Law and legislation - United States Risk assessment
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Title from title screen (viewed May 12, 2009). "For release ... March 5, 2009."
Nota di bibliografia	Includes bibliographical references.
Sommario/riassunto	[Testimony discusses] (1) the extent to which U.S. financial regulators and the UK regulator oversee credit default swaps (CDS) risks and challenges that CDS present to the stability of financial markets and institutions and similar concerns that other products may pose, and (3) the recent steps that financial regulators and the industry have taken to address risks posed by CDS and whether similar efforts may be warranted for other financial products.