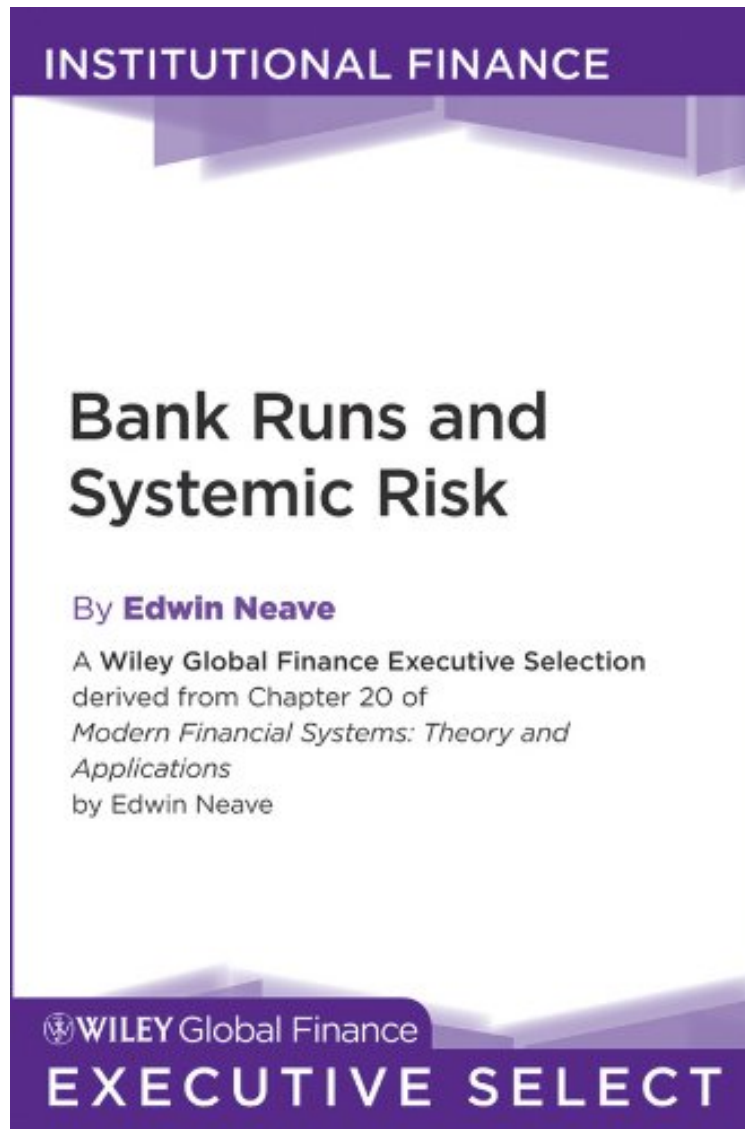


Bank Runs and Systemic Risk

Edwin H. Neave

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This chapter examines performance and stability issues associated with bank operations. It first shows how bank portfolio structures pose a trade-off for both bank and system stability. It next considers policies for reducing the likelihood of speculative bank runs, examining the roles of lender of last resort, deposit insurance, and information production. Finally, the chapter considers how system risks differ from the risk of individual bank operations, and

sketches policies for dealing with them.