# Article information:

The facts on Trump's 2018 loosening of regulations on banks like SVB | CNN Politics  
<https://www.cnn.com/2023/03/14/politics/facts-on-trump-2018-banking-deregulation/index.html>

# Article summary:

1. The 2018 rollback of regulations on banks, signed by former President Donald Trump, freed some banks from policies put in place after the financial crisis of 2007-2008.

2. Silicon Valley Bank (SVB), which collapsed last week, was among the banks that supported the law and argued that the regulations were unnecessarily burdensome for mid-sized banks like theirs.

3. Experts and advocates are divided on the extent to which the 2018 rollback played a role in SVB's collapse, with some arguing that it likely had only a modest impact while others believe that Dodd-Frank rules could have strengthened SVB's balance sheet and potentially allowed for a post-collapse buyer.

# Article rating:

Appears moderately imbalanced: The article provides some useful information, but is missing several important points or pieces of evidence that would be required to present the discussed topics in a balanced and reliable way. You are encouraged to seek a more balanced perspective on the presented issues by exploring the provided research topics and looking at different information sources.

# Article analysis:

The CNN Politics article titled "The facts on Trump's 2018 loosening of regulations on banks like SVB" provides a detailed analysis of the 2018 rollback law signed by former President Donald Trump, which eased regulations on banks with assets below $250 billion. The article examines how the law affected banks like Silicon Valley Bank (SVB), who supported the legislation in Congress, and what role it may have played in SVB's recent collapse.

The article presents both sides of the argument regarding the impact of the 2018 rollback law. On one hand, supporters argue that it freed smaller banks from unnecessary regulations and allowed them to provide more loans to job-creators. On the other hand, opponents argue that loosening regulations on important lenders was a recipe for another crisis.

However, there are some potential biases in the article. For example, while it notes that the 2018 rollback law had bipartisan support, it emphasizes that it was opposed by most congressional Democrats. Additionally, while it presents arguments from both sides regarding the impact of the law on SVB's collapse, it does not explore counterarguments or provide evidence to support either side's claims.

Furthermore, while the article notes that experts and advocates are divided on whether the 2018 rollback law played a role in SVB's downfall, it does not provide a clear conclusion or recommendation for policymakers going forward. It also does not address potential risks associated with further deregulation of banks or consider alternative solutions to prevent future bank collapses.

Overall, while this article provides a comprehensive overview of the 2018 rollback law and its impact on banks like SVB, it could benefit from more balanced reporting and exploration of counterarguments and potential risks associated with further deregulation.

# Topics for further research:

* Risks of further deregulation of banks
* Alternative solutions to prevent future bank collapses
* Impact of the 2018 rollback law on other banks besides SVB
* Arguments against loosening regulations on smaller banks
* Historical examples of bank collapses and their causes
* Political and economic factors influencing bank regulation policies

# Report location:

<https://www.fullpicture.app/item/1135be5422732000e433476f53c80aad>