

Just when you thought another bank could not fail

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[FT.com / Companies / Banks - Dutch central bank takes over DSB.](#)

The Dutch central bank on Monday took control of [DSB](#) Bank, a small lender that focuses on mortgages and consumer credit, after a run on the institution following a consumer campaign.

The move came after [talks over the weekend](#) to sell the privately held bank — **which has about €8bn in assets — to a consortium of the five biggest Dutch banks ended without a deal. The talks collapsed over concerns about possible claims for damages by customers and losses on credits, the central bank said.**

OK, it's the Netherlands. But we too have small banks.

And we have still not seen the real impact of failing consumer credit yet. I was discussing this with an economist yesterday - and not one of my own political persuasion - and we both agreed that is where the double dip starts.

And the FTSE hit an annual high, I note.