

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 â,-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.