

Is there anyone who can now bear the risk of banking bu...

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The [news that the Cooperative Bank needs more capital is not](#), as such, news. It's been known for sometime, but a credit downgrade has highlighted the issue today.

What it does pose is a more important question, which is that given the over inflation of the property sector - which is not going away - and the resulting over leverage of many bank customers leading to excessive bad debt risk for all banks - is there anyone who can now bear the risk of banking but the state?

And in that case has the market economy now failed?