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# Money

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**PROBLEM LOANS:** "Unsettling" numbers of banks are risking trouble by relaxing lending standards, the nation's top banking regulator warned Monday. "The problems we are seeing in the banking system today are serious," acting Comptroller of the Currency Julie Williams said. "They could presage the same kinds of problems that afflicted the industry nearly a decade ago." Many banks were besieged by bad loans during the late 1980s, creating a crisis that led to bank failures and government bailouts.