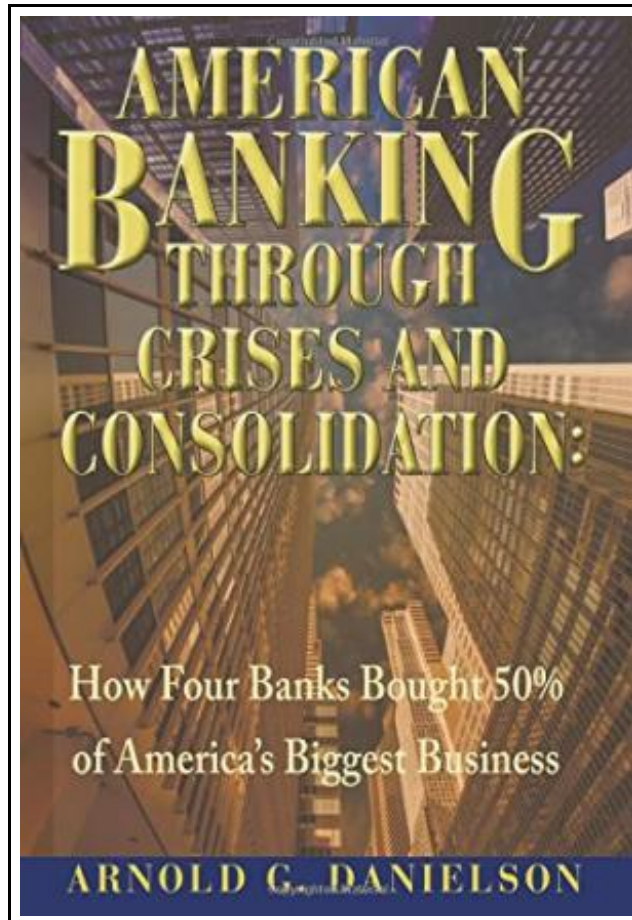


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AMERICAN BANKING THROUGH CRISES AND CONSOLIDATION: HOW FOUR BANKS BOUGHT 50 OF AMERICA S BIGGEST BUSINESS (PAPERBACK)



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Sdp Publishing, United States, 2014. Paperback. Book Condition: New. 2nd. 234 x 156 mm. Language: English . Brand New Book ***** Print on Demand *****.Six weeks in the autumn of 2008 dramatically changed the direction and structure of American banking by taking size and consolidation to a new level that few fully yet understand. Like in all financial crises an inevitable result is the big banks get bigger and the number of banks fewer. In this case, four commercial banks - JPMorgan, Bank of America, Citigroup and Wells Fargo - were left with 50 percent of all commercial bank assets with smallest of the four having more assets than the next five combined. This, though, was only part of the story as these banks also used the crisis to cross industry lines and become leading investment banks as well as commercial banks and left almost all privately-owned foreign banks far behind. The events of 2008 were the culmination of a 35 year evolution of American banking from a localized industry in the early 1970s to the large bank dominance of today, primarily as the result of three economic crises - the hard times of the 1970s that lasted through 1982, the real estate-driven recession of the late 1980s and early 1990s and the most recent financial debacle. During this period, not only did four banks rise to their position of dominance, the number of commercial and savings banks fell from 20,000 to less than 7,000 - with no end in sight. This book tells the story of this spectacular change in America s biggest business in such a short period of time from an insider s perspective and puts what happened in the last six years in the perspective of a long-term trend that shows no signs of abating. It...



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