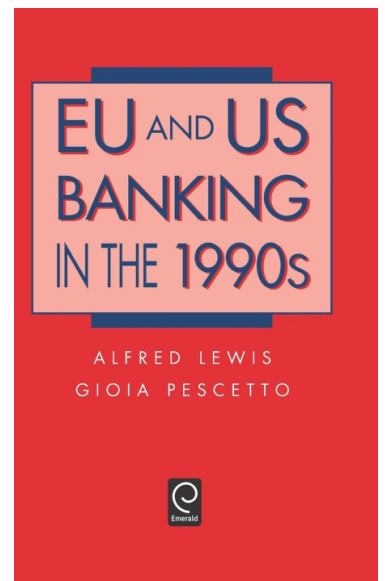


EU and US Banking in the 1990s

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About the Book

EU and US Banking in the 1990s is based on a period of important changes in the world financial scene which profoundly affects banking. Both the European and US banking sectors are undergoing deep transformations brought about by different events and experiences; however, the similarities between the experience of these two areas make comparisons worthwhile and useful in identifying future trends. More than ever before, the strategic behavior of EU and US banks is expected to converge. Written for a wide audience, this text analyzes the changing environment since 1980, both in the EU and the US. It discusses the nature of banking in relation to three main areas in economic theory: market failure and the need for regulation, effects of deregulation and integration on competition, and market entry and contestability. The book also discusses the future prospects for EU and US banking. Financial practitioners and policy makers find this book useful because it provides a broad perspective of the changes occurring in European and US banking. It will also be a source of stimulating ideas to academics and researchers in the field. The text provides an example of modern applied analysis of banking to students attending courses on financial markets and banking and financial integration. It discusses the nature of banking in relation to three main areas in economic theory which are: market failure and the need for regulation; effects of deregulation and integration on competition; and, market entry and contestability.



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