



Bank Failures in the Major Trading Countries of the World: Causes and Remedies

Benton E. Gup

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Bank failures, near failures, and crises are common throughout the world, and particularly in the major G-10 trading countries, including the United States, Germany, and Japan. But equally common are the bailouts by national governments, when they perceive that bank failure will result in severe economic distress. Gup examines these events, focusing on happenings in the particularly volatile years since 1980, and finds that nonperforming real estate loans, even more than fraud, are the primary cause. His wide-ranging investigation casts doubt on the effectiveness of bank regulation and makes clear that with globalization and emerging technologies, change in regulatory methods is needed. This book is essential for scholars, students as well as professionals in international banking, finance, investment, and world trade.

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