



Banking Policy and Structure (RLE Banking & Finance): A Comparative Analysis

J S G Wilson

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This book provides a comparative analysis of the several types of banking structure and the ways in which banks undertake their business. It surveys central banking arrangements in a number of countries. Against an historical background, it describes banking systems ranging from the so-called 'unit banking' of the USA to the branch banking arrangements that derive from British experience, as well as many systems in between. The business of banking is analysed comparatively within the framework of a simplified bank balance sheet, special attention being given to industrial banking and to assets and liabilities management. It explores how money markets function and, within this framework, how central banks operate and attempt to implement monetary and credit policy. The book includes the results of extensive new research, part of which involved interviewing many key figures throughout the banking industry.

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