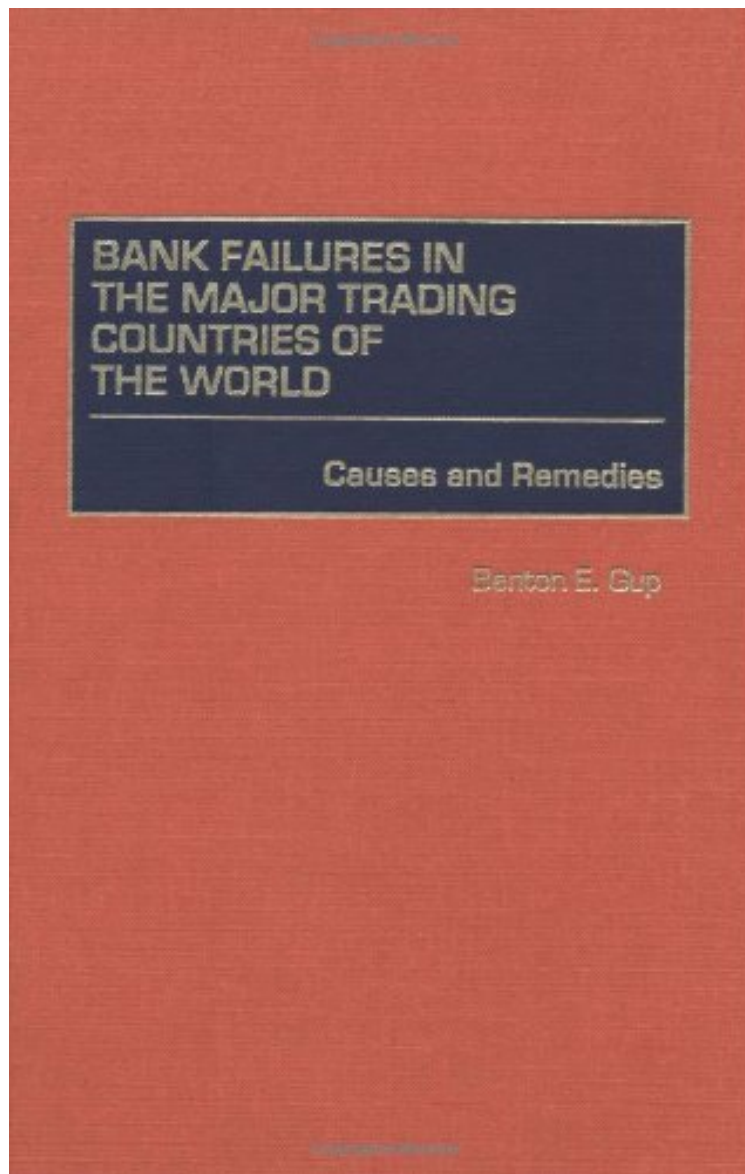


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## **Bank Failures in the Major Trading Countries of the World: Causes and Remedies**

*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.

"[Gup] has compiled in one volume a definition of the key concepts involved; a review of bank failure experiences in 11 countries; and a complete review of the question of the efficacy of prudential regulation of banks....For academic libraries supporting comprehensive banking and international economics collections at the undergraduate level. Also appropriate for public libraries."-Choice"Yacute;Gupuml; has compiled in one volume a definition of the key concepts involved; a review of bank failure experiences in 11 countries; and a complete review of the question of the efficacy of prudential regulation of banks....For academic libraries supporting comprehensive banking and international economics collections at the undergraduate level. Also appropriate for public libraries."-Choice?[Gup] has compiled in one volume a definition of the key concepts involved; a review of bank failure experiences in 11 countries; and a complete review of the question of the efficacy of prudential regulation of banks....For academic libraries supporting comprehensive banking and international economics collections at the undergraduate level. Also appropriate for public libraries.-ChoiceAbout the AuthorBENTON E. GUP is Professor in Finance and Chair of Banking at the University of Alabama's College of Commerce, Tuscaloosa. He is known internationally as a lecturer in executive development and as a consultant in finance to government and industry. He is the author or coauthor of several major textbooks in banking, finance, and investment, and his many articles on financial topics have appeared in the major journals of his field.