Modern Banking focuses on the theory and practice of banking, and its prospects in the new millennium. The book is written for courses in banking and finance at Masters/MBA level, or undergraduate degrees specialising in this area. Bank practitioners wishing to deepen and broaden their understanding of banking issues may also be attracted to this book. While they often have exceptional and detailed knowledge of the areas they have worked in, busy bankers may be all too unaware of the key broader issues. Consider the fundamental questions: What is unique about a bank? and What differentiates it from other financial institutions? Answering these questions begins to show how banks should evolve and adapt – or fail. If bankers know the underlying reasons for why profitable banks exist, it will help them to devise strategies for sustained growth. Modern Banking concludes with a set of case studies that give practical insight into the key issues covered in the book: The core banking functions Different types of banks and diversification of bank activities Risk management: issues and techniques Global regulation: Basel 1 and Basel 2. Bank regulation in the UK, US, EU, and Japan Banking in emerging markets Bank failure and financial crises Competitive issues, from cost efficiency to mergers and acquisitions Case Studies including: Goldman Sachs, Bankers Trust/Deutsche Bank, Sumitomo Mitsui, Bancomer.

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