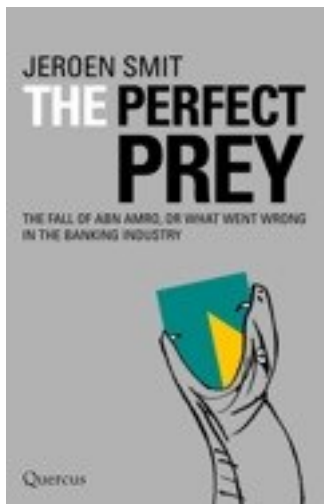


The Perfect Prey



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On 9 October 2007, the Royal Bank of Scotland (RBS) celebrated its leading role in the biggest deal in banking history. RBS, Fortis (a Belgian-Dutch lender), and Santander of Spain paid a record 71 billion euros for Dutch bank ABN Amro - over 17 times its book value. Searching for an immediate profit, the victors dismantled ABN Amro - and Holland's number one bank ceased to exist. Shareholders and management enjoyed the spoils and the Netherlands lost the bank that had been at the heart of their economy for 183 years. But the profits were an illusion - they simply weren't there. One year later, Fortis had been nationalized, broken up and sold off, and RBS had been forced into the largest rights issue in British corporate history, underwritten by the British government. So why was ABN Amro so toxic? On the basis of more than 120 conversations with the most important individuals involved, Jeroen Smit reconstructs the downfall of a Dutch institution - a bank whose rotten core was so disguised by paper profits of billions every year. Ever since the merger of ABN and Amro in 1990, ABN Amro struggled with a surplus of ambition, arrogance and indecisiveness. An atmosphere of 'divide and rule' paralyzed the executives of the bank, a weak, absent

board of commissioners failed to intervene, while aggressive shareholders fixated on a quick stock exchange profit. In little more than a decade, one of Europe's largest, longest established banks went from powerful predator to the perfect prey.

作者介绍:

Jeroen Smit studied management in Groningen, but switched his career to Journalism. he was editor in Het Financieele Dagblad, head of economy of Algemeen Dagblad and publisher of FEM business. Another book he is famous for are Het Drama Ahold

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