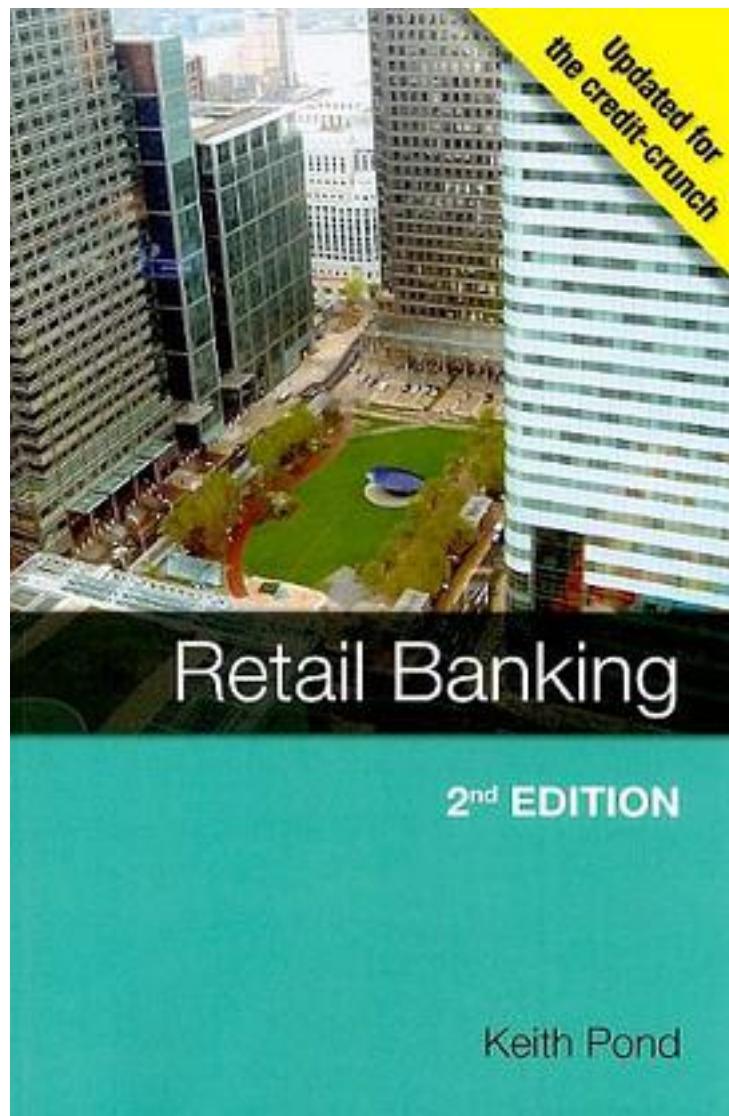


Retail Banking



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Since the first edition of this book the world of banking has been turned on its head. A credit-crunch with many causes and just as many implications has grabbed headlines across the world. Bankers are now pariahs-a swift and ignominious fall from grace. As the recession deepens, bankers are at the forefront of taking the blame. Yet world economies still need banks and the fundamentals of banking as set out in the first edition of "Retail Banking" are as relevant today as they have always been. This updated edition adds a commentary on the credit crunch to the first six chapters. What went wrong? What implications will this have for banking in the future? How will bankers regain the trust of customers, governments and regulators? The subsequent chapters on the day-to-day practicalities of retail banking have also been updated and a commentary on lending includes a commentary on sub prime lending and careless mortgage offers.

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