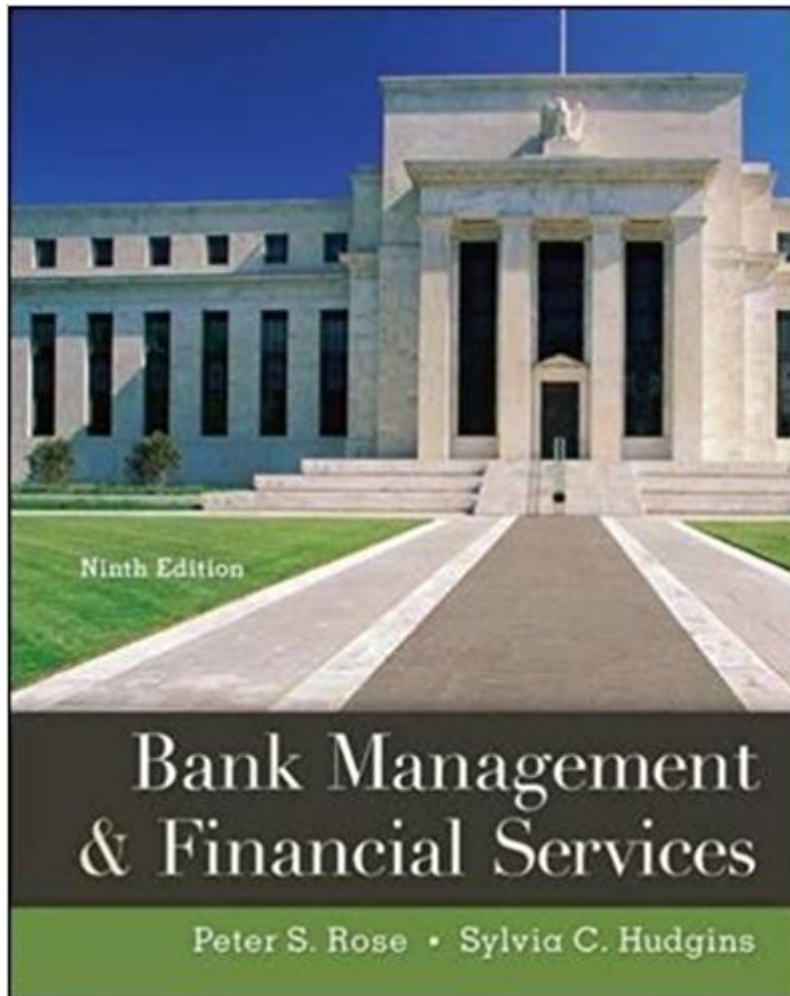




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Bank Management and Financial Services, now in its ninth edition, is designed primarily for students interested in pursuing careers in or learning more about the financial services industry. It explores the services that banks and their principal competitors (including savings and loans, credit unions, security and investment firms) offer in an increasingly competitive financial-services marketplace. The ninth edition discusses the major changes and events that are remaking banking and financial services today. Among the key events and unfolding trends covered in the text are: Newest Reforms in the Financial System, including the new Dodd-Frank Financial Reform Law and the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009. Global Financial Sector coverage of the causes and impact of the latest "great recession." Systemic Risk and the presentation of the challenges posed in the financial system. Exploration of changing views on the "too big to fail" (TBTF) doctrine and how regulators may be forced to deal with TBTF in the future. Controlling Risk Exposure presentation of methods in an increasingly volatile economy

Book Information

Series: Irwin Finance

Hardcover: 768 pages

Publisher: McGraw-Hill Education; 9 edition (February 9, 2012)

Language: English

ISBN-10: 0078034671

ISBN-13: 978-0078034671

Product Dimensions: 8.2 x 1.2 x 10.4 inches

Shipping Weight: 3.4 pounds (View shipping rates and policies)

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