



Regulation and Instability in U.S. Commercial Banking: A History of Crises (Palgrave Macmillan Studies in Banking and Financial Institutions)

J. Hendrickson

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The historical response to bank crises has always been more regulation. A pattern emerges that some may find surprising: regulation often contributes to bank instability. It suppresses competition and effective response to market changes and encourages bankers to take on additional risk. This book offers a valuable history lesson for policy makers.

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