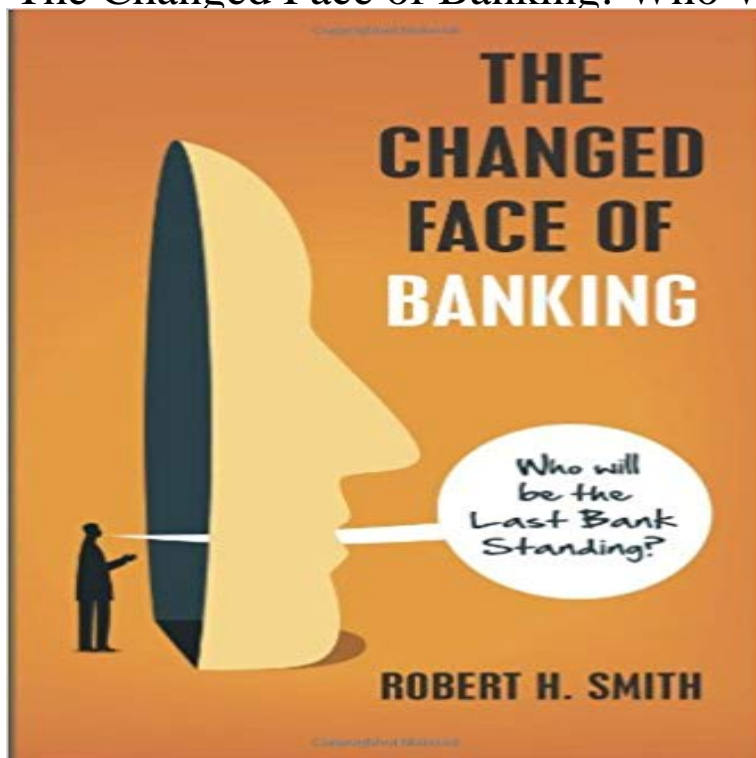


## The Changed Face of Banking: Who Will be the Last Bank Standing?



The book chronicles the societal, regulatory and technological changes that have impacted banking over the past quarter century and which are destroying the outlook for the industry and particularly that of the smaller community banks. These changes are continuing to diminish the historical role and relevance of banks and their impact on the economic contribution and job creation in many industries and numbers of small towns, cities and communities. The intensified regulation over the past five years and the overwhelming concern that many banks are too big to fail and could necessitate a rescue are driving the Washington unwritten agenda to restrict and reduce the number and capability of banks. These actions strongly suggest that only a few banks may remain by the end of this decade. Replaced by shadow banks, and lacking sufficient scale or technology to compete, the impact will be greatest among the community banks with a resulting domination of banking by the largest five that today control over half of all U.S. banking assets. The book offers considerations and changes that could impact this outcome but acknowledges that neither regulatory or industry attitudes or objective will change sufficiently to alter the current course.

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