

# Encyclopedia Of Banking And Finance

**Glenn G Munn F. L Garcia**

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The study of banking and financial markets has become one of the most interesting topics in economics. Financial markets are changing rapidly, and new financial instruments appear almost daily. The once stable financial industry has become highly dynamic. The boundaries between commercial and investment banks are disappearing while competition in financial sector is becoming global. Lots of factors, e.g. innovations, technologies, taxes and regulation, help to decrease barriers for capital flows. In 2008 these trends culminated in the world financial crisis which illuminated the most weak points in regulation, accounting, risks analysis, and other aspects of banking.

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