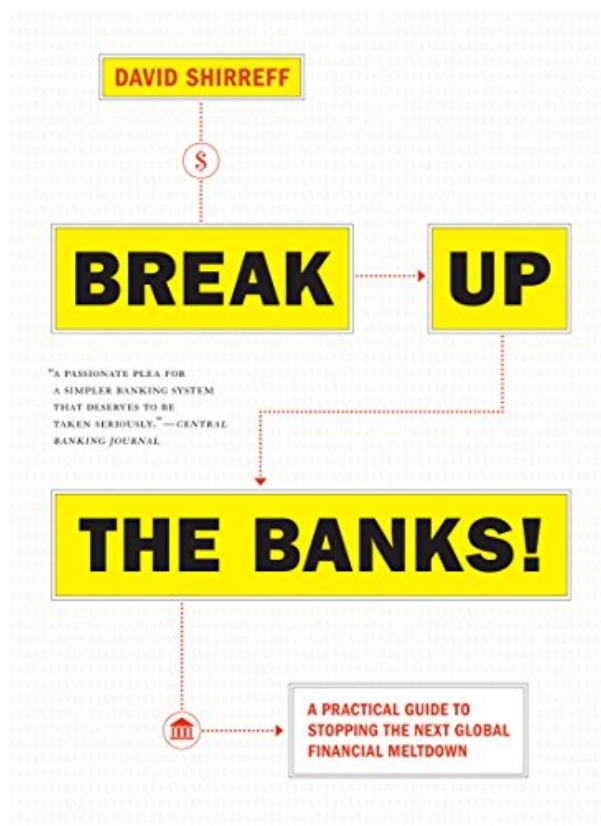
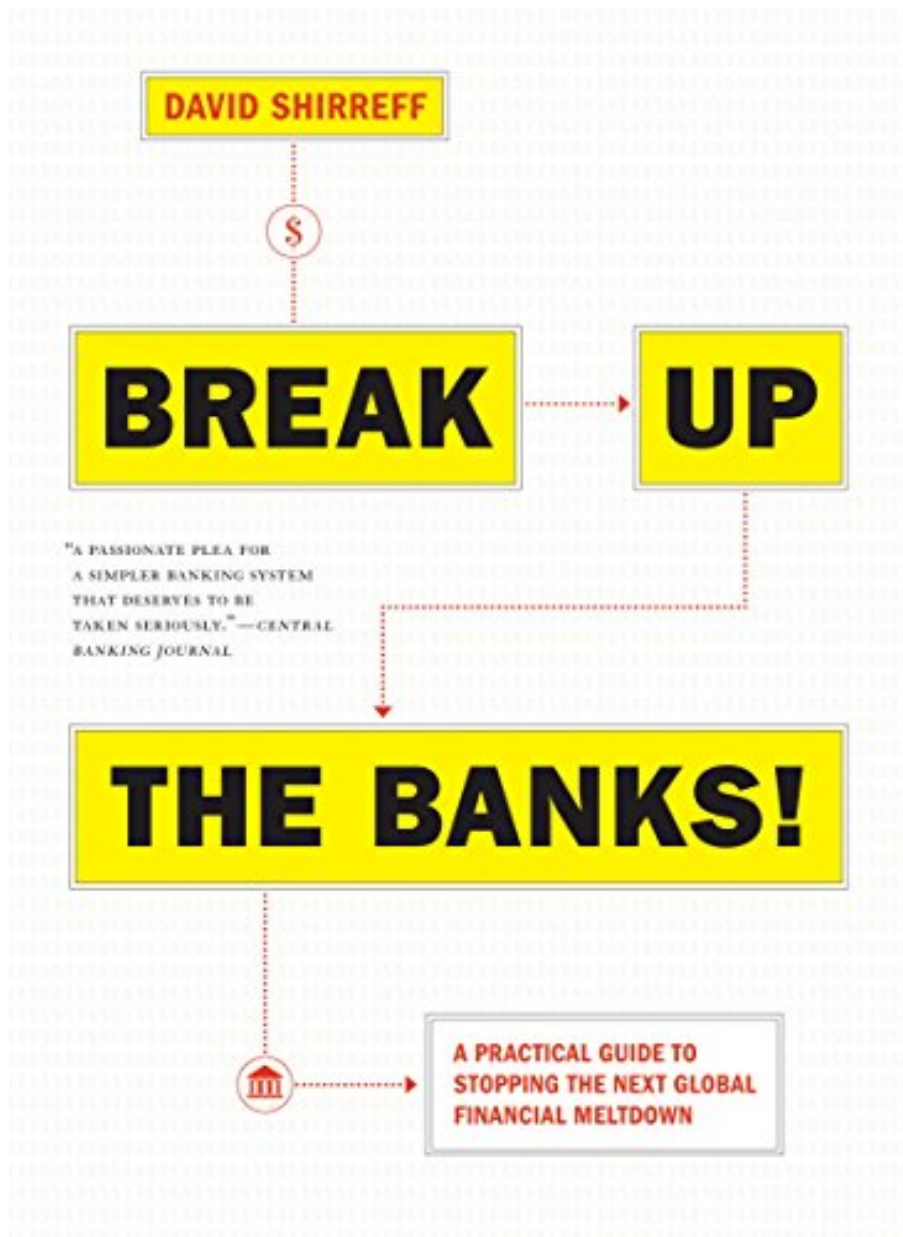


BREAK UP THE BANKS!: A PRACTICAL GUIDE TO STOPPING THE NEXT GLOBAL FINANCIAL MELTDOWN BY DAVID SHIRREFF



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“A coherent and enjoyable read . . . Shirreff calls for ‘a revolution to reduce complexity in global banks, to split them into manageable chunks, and to change the self-serving nature of the culture that dominates them.’ To popularize this Shirreff has admirably taken the complexity out of the subject matter . . . [Shirreff] will get us once again focused upon necessary reforms to achieve sensible, if not existentially vital, financial regulation.” —Naked Capitalism

“A passionate plea for a simpler banking system that deserves to be taken seriously.” —Central Banking Journal

“David Shirreff argues cogently for the split of the banks into manageable chunks.” —The Times (London)

About the Author

DAVID SHIRREFF has been reporting on finance since the early 1980s. In 1987 he co-founded Risk magazine. From 2001 to 2014, he worked for the Economist in London, Frankfurt, and Berlin reporting on many aspects of business, finance, and the European monetary union. He is the author of *Dealing with Financial Risk*, in the Economist’s series of business books.

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Can we prevent another financial crisis? We can! Break Up the Banks! is a sensible, actionable, and totally accessible call to arms from an acclaimed financial journalist

It's been eight years since the financial crisis, but has anyone taken real action to prevent the next one? Former Economist reporter David Shirreff thinks not, and in Break Up the Banks!, he gives us a short but essential guide to what exactly we can do. With great clarity and a keen sense of humor, Shirreff argues that banks have gotten far too big and far too powerful—and shows how they can be reined in.

From the Trade Paperback edition.

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The Case for 3 Types of Banks

By Dick_Burkhart

Sherriff brings a well-informed European perspective to Bernie Sanders call to break up the big banks. He says that governments need to break up the world's biggest banks into 3 types (1) retail, (2) corporate / wholesale, and (3) investment, with an absolute cap on assets, perhaps \$100 billion, and with investment banks run as partnerships to increase accountability. His goal: big reductions in oligopolistic behavior, conflicts of interest, hidden risk taking, and complexity.

Sherriff would also abolish the practice of allowing big banks to "calculate their own risk weightings" for complex financial products, even if it means simplified risk estimates by regulators. Credit default swaps would be strongly regulated to prevent abuses. Shadow banks, like hedge funds and private equity firms, would not be directly regulated, but big players like investment banks, pension fund, and insurance companies could only invest 5% to 10% of their assets in the shadow banking system. He also recommends a financial transaction tax and a hard cap, say \$500,000, on the annual compensation of employees of the regulated banks.

This is book is concise and thoughtful. However others might recommend stronger regulation of derivatives and the shadow banking system.

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