



# U.S. Bank Deregulation in Historical Perspective

*Charles W. Calomiris*

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# U.S. Bank Deregulation in Historical Perspective

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## **U.S. Bank Deregulation in Historical Perspective** Charles W. Calomiris

This book shows how deregulation is transforming the size, structure, and geographic range of U.S. banks, the scope of banking services, and the nature of bank-customer relationships. Over the past two decades the characteristics that had made American banks different from other banks throughout the world--a fragmented geographical structure of the industry, which restricted the scale of banks and their ability to compete with one another, and strict limits on the kinds of products and services commercial banks could offer--virtually have been eliminated. Understanding the origins and persistence of the unique banking regulations that defined U.S. banking for over a century lends an important perspective on the economic and political causes and consequences of the current process of deregulation.

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