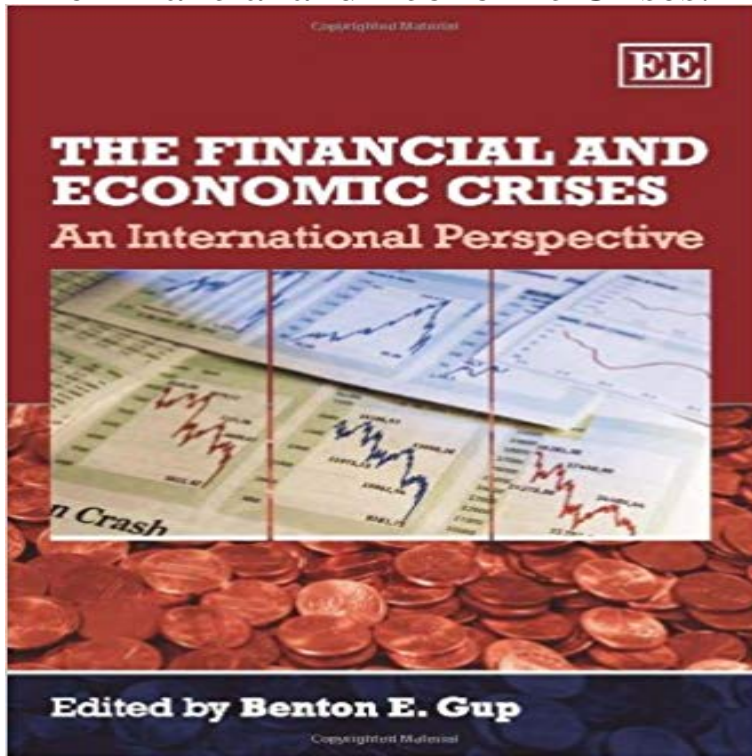


# The Financial and Economic Crises: An International Perspective



The 2007 financial and economic crisis that began in the United States and quickly spread around the world differed from earlier crises in a number of significant ways. This book examines the causes of these events in the US, and their impacts on North America, Europe, Asia and Australia. As with previous crises, real estate booms and busts and excessive financial leverage played key roles; however, the most recent crisis had many unique aspects to it, all of which are explored here in depth. This includes the role played by large international banks, shadow banks, increased global liquidity, population growth and other factors. Collectively, these factors contributed to interconnected economies and financial markets to an extent that never existed before. The net result was the unprecedented ripple effect of the crises from the US and into the rest of the world. The impact of the crisis in the US was significantly different than the impact in Canada, Japan, Spain and other countries. Significantly, the global effects of the crisis varied widely from country to country, as did government responses to the crisis. The contributors to this book - international academics, bank regulators, and practitioners - critique the crises and important international regulatory issues from the point of view of various countries. Academics, regulators, legislators and financial practitioners will do well to add this book to their shelves.

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