



British Financial Crises since 1825

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This book provides a history of British financial crises since the Napoleonic wars. Interest in crises lapsed during the generally benign financial conditions which followed the Second World War, but the study of banking markets and financial crises has returned to centre stage following the credit crunch of 2007-8 and the subsequent Eurozone crisis.

The first two chapters provide an overview of British financial crises from the bank failures of 1825 to the credit crunch of 2007-8. The causes and consequences of individual crises are explained and recurrent features are identified. Subsequent chapters provide more detailed accounts of the railway boom-and-bust and the subsequent financial crisis of 1847, the crisis following the collapse of Overend Gurney in 1866, the dislocation of London's money market at the outset of the Great War in 1914 and the crisis in 1931 when sterling left the gold standard. Other chapters consider the role of regulation, banks' capital structures, and the separation of different types of banking activity.

The book examines the role of the Bank of England as lender of last resort and the successes and failures of crisis management. The scope for reducing the risk of future systemic crises is assessed. The book will be of interest to students, market practitioners, policymakers and general readers interested in the debate over banking reform.

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