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Many argue that deregulation and technological change have so intensified competition among banks that bank mega-mergers should cause little concern. Shull and Hanweck conclude, however, that a special bank merger policy is still warranted but it needs to be adapted to the way things are today, mainly, the impact that larger banks are having domestically and on the international scene as well.

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The history of banking began with the first prototype banks which were the merchants of the world, who gave grain loans to farmers and traders who carried goods between cities. This was around 2000 BC in Assyria, India and Sumeria. Later, in ancient Greece and during the Roman Empire, lenders based in temples gave loans, while accepting deposits and performing the change of money.

History of banking - Wikipedia

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Inside Housing - Insight - Disguised by luxury: fire ...

The PFI2 contract is with property management company Partners for Improvement Islington, a consortium between Hyde Housing, Rydon, United Living and Halifax Bank of Scotland. The deal was launched in 2006 and used to bring more than 4,000 homes to meet the Decent Homes Standard.

Inside Housing - Home - London borough to end PFI deal and ...

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