



# **American Commercial Banks in Corporate Finance, 1929-1941: A Study in Banking Concentrations (Financial Sector of the American Economy)**

*Go Kang Tia*

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Through a systematic study of historical data, this book argues that a small group of New York banks, by means of term loans and working in close collaboration with their affiliated life insurance companies, exerted a strong influence over the supply of money and credit, and thus over the entire economy throughout the years of the depression. The book analyzes the growth of term loans under the depression, the concentration of the loans in a handful of powerful New York banks, the interplay between these banks and large life insurance companies in the capital market, and the resulting economic consequences. It also details the changes that took place in the leadership within the financial hierarchy during the depression: the J. D.

Rockefeller interests replaced the Morgan-First National interests as the country's dominant financial power - a change that has escaped previous scholarly notice."

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