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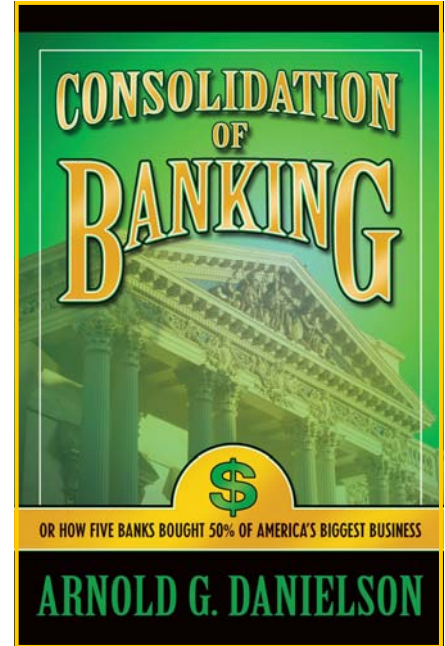
**Consolidation of Banking:**

■ **or How Five Banks Bought 50% of America's Biggest Business**  
Arnold Danielson, 341 pages

In 25 years, banking has moved from a decentralized business constrained by state lines to where we are today with five banks having more than 16,000 banking offices and holding almost 50% of all bank assets. It was a process that included more than 10,000 mergers and 2,500 bank and thrift failures.



Arnold Danielson, founder and chairman of Danielson Capital, LLC, has provided the banker and non-banker alike with a comprehensive and digestible account of how this all happened nationally and by region from the 1970s through 2007 - and what to expect next.



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