



# Why Banks Fail: A Case Study of Northern Rock, Lehman brothers, and Union Bank of Switzerland (UBS)?

*Joseph Katie*

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Master's Thesis from the year 2012 in the subject Business economics - Business Management, Corporate Governance, grade: A, University of Canberra, language: English, abstract: Bank failures are common occurrences that happen in many countries across the world; certainly each country has witnessed one of its bank failure at one point or another. The cost that accompanies bank failure can be huge, and this destabilises the financial system of a country, which consequently impacts the country's economic growth rate. There are several theories that have been formulated to try and explain the causes of bank failure. They include poor management, credit management, and political interferences, among others. this dissertation has tried to establish the why bank fails using a case study of three major international banks that nearly or actual collapsed, these banks are Northern Rock, Lehman Brothers and USB. Indeed, the findings have established the direct relationship between some existing theories and the causes of failure of these banks.

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