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The bank of England, first chartered in 1694, is the prototype and grand exemplar of all our modern banks; its history, therefore, will deserve the more particular attention.

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III. Blossoming of investment banking services and the build-up of universal banks: mid-19th century to World War I Investment banking evolved into its modern form starting in the early 19th century. At this point, investment banking entailed issuing (underwriting) securitized instruments, usually on large scale compared to the assets of investors.

A Brief History of Investment Banking from Medieval Times

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2 The term shadow banking was apparently coined by McCulley (2007). As the authors explain, the "one" of the new system is the credit intermediation chain.

The Evolution of Banks and Financial Intermediation

A History of Money From Ancient Times to the Present Day GLYN DAVIES Published in co-operation with Julian Hodge Bank Limited UNIVERSITY OF WALES PRESS

A History of Money

The banking system, the most dominant segment of financial sector, accounts for over 80% of the funds flowing through the financial sector.⁴ A banking sector performs three Primary functions in an economy: The operation of the payment system, the mobilization of savings and the allocation of savings to investment projects.

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