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the first two chapters provide an overview of british financial crises from the bank failures of 1825 to the credit crunch of 2007 8 the causes and consequences of individual crises are explained and recurrent features are identified the panic of 1825 was a stock market crash that started in the bank of england arising in part out of speculative investments in latin america including the imaginary country of poyais the crisis was felt most acutely in britain where it led to the closure of twelve banks crisis chronicles the panic of 1825 and the most fantastic financial swindle of all time donald p morgan and james narron centered in london the banking panic of 1825 has been called the first modern financial crisis the first latin american crisis and the first emerging market crisis this chapter shows how the banking school s ideas about crises developed as a result of those of 1825 and 1837 1839 and provides new narratives about the causes and consequences of these events the bullion drain and subsequent crisis in 1825 were to an the financial crisis of 1825 and the restructuring of the british financial system this chapter reviews developments since 1825 with particular reference to the interaction of financial crises and the economic cycle it places more emphasis on the

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