



Black Horse Ride: The Inside Story of Lloyds and the Banking Crisis

Ivan Fallon

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Longlisted for the Financial Times & McKinsey Business Book of the Year Award 2015. In September 2008, HBOS, with assets larger than Britain's GDP, was on the edge of bankruptcy. Its collapse would have created the biggest economic crisis since the 1930s and a major political disaster for the Labour government. HBOS was rescued by Lloyds TSB, one of the country's strongest banks, in circumstances that have since become the stuff of City legend. Gordon Brown, known as the 'midwife' of the deal, was accused of 'jamming' the two banks together over a drink at a cocktail party with Sir Victor Blank, the Black Horse bank's chairman. He didn't - but without his intervention it couldn't have happened. Black Horse Ride tells the inside story of what really occurred in the aftermath of the crash of Lehman Brothers, perhaps the worst single day in banking history, when even the mighty Merrill Lynch had to be rescued and HBOS had to be bailed out. Through a compelling cast of high-profile bankers, politicians and investors, Ivan Fallon brings together the accounts of all the power players involved in this dramatic saga for the first time - including the key roles played by the Governor of the Bank of England, the Prime Minister and the Treasury.

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