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Principles of Financial Regulation Financial Regulation Global Financial Regulation Banking, Monetary Policy and the Political Economy of Financial Regulation The Oxford Handbook of Financial Regulation Financial Market Regulation Institutional Structure of Financial Regulation Good Regulation, Bad Regulation Financial Regulation The Structure of Financial Regulation Law, Bubbles, and Financial Regulation Financial Regulation The Political Economy of Financial Regulation The Future of Financial Regulation Financial Regulation after the Global Recession Financial Regulations The Future of Financial Regulation Consolidation of Financial Regulation: Pros, Cons, and Implications for the United States Financial Regulation: A Framework for Crafting and Assessing Proposals to Modernize the Outdated U. S. Financial Regulatory System The Oxford Handbook of Financial Regulation Regulating Financial Services and Markets in the 21st Century Foundations of Financial Risk Systemic Risk, Institutional Design, and the Regulation of Financial Markets New Paradigms for Financial Regulation Principles of Financial Regulation Estimating the Costs of Financial Regulation Reinventing Financial Regulation The Financial System, Financial Regulation and Central Bank Policy Financial Market Regulation Financial Regulation in the Global Economy The Unlikely Reformer The Fundamental Principles of Financial Regulation Regulation of Financial Institutions Global Governance of Financial Systems Global Bank Regulation US Financial Regulation and the Level Playing Field The Growth of Financial Regulation and Its Impact on International Competitiveness International Harmonization of Financial Regulation? Banking On Basel The Failure of Financial Regulation

The financial crisis of 2007-9 revealed serious failings in the regulation of financial institutions and markets, and prompted a fundamental reconsideration of the design of financial regulation. As the financial system has become ever-more complex and interconnected, the pace of evolution continues to accelerate. It is now clear that regulation must focus

on the financial system as a whole, but this poses significant challenges for regulators. Principles of Financial Regulation describes how to address those challenges. Examining the subject from a holistic and multidisciplinary perspective, Principles of Financial Regulation considers the underlying policies and the objectives of regulation by drawing on economics, finance, and law methodologies. The volume examines regulation in a purposive and dynamic way by framing the book in terms of what the financial system does, rather than what financial regulation is. By analysing specific regulatory measures, the book provides readers to the opportunity to assess regulatory choices on specific policy issues and encourages critical reflection on the design of regulation. This single portable volume, written by a leading figure in the field, takes a thematic approach to the subject matter; provides expert analysis, and succinctly identifies regulatory principles. UK regulation is a topic deserving attention from special regulatory lawers, as well as financial practitioners and general company and commercial lawyers. This text will provide practitioners with a clear understanding of the regulatory aspects of their particular specialism. "This book, part of the Integrating National Economies series, examines the case for international harmonization of financial regulation and supervision. Richard J. Herring and Robert E. Litan analyze three basic questions that arise as financial institutions seek to broaden their global reach: What should be the rights of access to markets in different countries? Whose rules should apply? And, which regulatory bodies should enforce these rules?" "The authors provide a framework for understanding the measures to regulate international financial institutions that countries have agreed on so far. They project potential changes in the international marketplace and the implications of those changes for regulatory policy. They discuss how policymakers should respond and, given the relevant policy constraints, how they are likely to respond. The book concludes with proposals designed to emphasize discipline of financial institutions by the market rather than by regulators."--BOOK JACKET.Title Summary field provided by Blackwell North America, Inc. All Rights Reserved Examines the law and policy of financial regulation using a combination of conceptual analysis and strong empirical research. Staff Discussion Notes showcase the latest policy-related analysis and research being developed by individual IMF staff and are published to elicit comment and to further debate. These papers are generally brief and written in nontechnical language, and so are aimed at a broad audience interested in economic policy issues. This Web-only series replaced Staff Position Notes

in January 2011. The failure on the part of Banks to enforce rigorous self regulation has precipitated a deep and prolonged global recession. This book provides a comprehensive review of principles, institutions and experience of financial regulation, to help illustrate current regulatory proposals. What will deregulation and globalization of financial markets mean for the future of US financial regulation? This book argues that the uniqueness of US regulation derives from its success in promoting four principles of competitive fairness that US players demand from financial markets. The peculiar US notion of a 'level playing field' provides a novel approach to understanding the evolution of US regulation, including recent reform, and to predicting US attitudes toward questions of global financial market supervision. It is often argued that international financial regulation has been substantially strengthened over the past decades through the international harmonization of financial regulation. There are, however, still frequent outbreaks of painful financial crises, including the recent 2008 global financial crisis. This raises doubts about the conventional claims of the strengthening of international financial regulation. This book provides an in-depth political economy study of the adoptions in Japan, Korea and Taiwan of the 1988 Basel Capital Accord, the now so-called Basel I, which has been at the center of international banking regulation over the past three decades, highlighting the domestic politics surrounding it. The book illustrates that, despite banks' formal compliance with the Accord in these countries, their compliance was often cosmetic due to extensive regulatory forbearance that allowed their real capital soundness to weaken. Domestic politics thus ultimately determined national implementations of the Accord. This book provides its novel innovative study of the Accord through scores of interviews with bank regulators and analysis of various primary documents. It suggests that the actual effectiveness of international financial regulation relies ultimately on the domestic politics surrounding it. It implies as well that the past trend of international harmonization of financial regulation may be illusory, to at least some extent, in terms of its actual effectiveness. This book may interest not only political economists but also scholars working on the intersection of law, economics and institutions. This is a short, inexpensive textbook that teaches students the fundamentals of money and banking in a clear, narrative form. A number of changes have been made to the supervision and regulation of banks as a result of the recent financial meltdown. Some are for the better, such as the Basel III rules for increasing the quality and quantity of capital in banks, but legal changes on both sides of the Atlantic now make it much more difficult

to resolve failing banks by means of taxpayer funded bail-outs and could hinder bank resolution in future financial crises. In this book, Johan A. Lybeck uses case studies from Europe and the United States to examine and grade a number of bank resolutions in the last financial crisis and establish which were successful, which failed, and why. Using in-depth analysis of recent legislation, he explains how a bank resolution can be successful, and emphasizes the need for taxpayer-funded bail-outs to create a viable banking system that will promote economic and financial stability. This study discusses ways of evaluating financial regulations and their effect on macroeconomic, allocative, protective, and other financial systems. It is a handy guidebook to regulatory changes faced by banking and nonbanking markets alike. “This publication could not be more timely. Little more than a decade after the global financial crisis of 2008, governments are once again loosening the reins over financial markets. The authors of this volume explain why that is a mistake and could invite yet another major crisis.” —Benjamin Cohen, University of California, Santa Barbara, USA “Leading political scientists from several generations here offer historical depth, as well as sensible suggestions about what reforms are needed now.” —John Kirton, University of Toronto, Canada, and Co-founder of the G7 Research Group “A valuable antidote to complacency for policy-makers, scholars and students.” —Timothy J. Sinclair, University of Warwick, UK This book examines the long-term, previously underappreciated breakdowns in financial regulation that fed into the 2008 global financial crash. While most related literature focuses on short-term factors such as the housing bubble, low interest rates, the breakdown of credit rating services and the emergence of new financial instruments, the authors of this volume contend that the larger trends in finance which continue today are most relevant to understanding the crash. Their analysis focuses on regulatory capture, moral hazard and the reflexive challenges of regulatory intervention in order to demonstrate that financial regulation suffers from long-standing, unaddressed and fundamental weaknesses. This casebook on regulations of financial institutions reflects a financial industry that has become increasingly integrated in the last 20 years. It brings together materials that traditionally have been covered in separate courses on banking law insurance law, securities regulation, mutual funds, and pensions. Time seems to have speeded up in the world of finance. This period has witnessed major developments in the nature and intensity of financial regulations and markets, as well as repeated cycles of regulatory reform and development, often linked to crisis conditions. The recent financial crisis has led to unparalleled interest in financial regulation from policymakers, economists, legal practitioners, and the academic community, and has prompted large-scale regulatory reform. Financial Regulation is the first comprehensive, authoritative, and state of the art account of the nature of financial regulation. Below are some major points to learn from this book: · Credits are always good if you use them well; · Organize a monthly date night to plan your finances; · Use a 'buy and hold' stock portfolio; · Fear and greed result in crappy financial decisions. Financial Regulations is the most comprehensive guide on this subject, and will help you stay current on best practices in this evolving field. This book can be termed as an official book for all Commerce & Management - Graduates and Post Graduates students. "Investing within yourself will give you more return than investing in stock market." - Ruchi Prabhu Reinventing Financial Regulation offers an analysis of the fundamental flaws that plague the current system of financial regulation, one built around ideas of "risk-sensitivity" and "capital adequacy." Author Avinash Persaud argues that while some sensible reforms have been introduced, a fresh approach—centered on risk capacity—is required. When the entire regime is compromised, simply slapping bandages on each new wound will do nothing to cure the underlying disease. Reinventing Financial Regulation goes beyond an urgent call to fix our profoundly troubled and damaged financial markets. It is a blueprint for an effective financial regulation system that could very well save the future of finance. What would a well-regulated financial system look like? Until now, policymakers, financial experts, and leading academics have been content to avoid facing this question head–on. We have been offered piecemeal reforms that ultimately leave the global financial system exposed to different versions of the same risks that so recently brought it to its knees. The world economy literally cannot afford to dodge this question any longer. Persaud's goal to bring clarity and a powerful simplicity to the financial regulation process results in a systematic and apolitical framework for fixing the world's fractured financial industry and transforming its regulation—not just for today's financial climate, but once and for all. The U.S. financial system has changed significantly over the last several decades without structural changes to the decentralized financial regulatory system. Many countries have chosen to consolidate their regulators into a newly formed "single regulator" or have significantly reduced the number of existing regulators in order to form a regulatory structure that more closely mirrors the current financial system -- one that is dominated by large financial org. This paper reviews the advantages and disadvantages of regulatory consolidation, explores the effects of consolidation on regulators' incentives, and evaluates which entity is best suited for this role. Reviews the transitions to consolidated regulation that took place in the UK, Germany, Japan, and Australia. Tables. The book sets forth the economic rationale for international financial regulation and what role, if any, international regulation can play in effectively managing systemic risk while providing accountability to all affected nations. The book suggests that a particular type of global governance structure is necessary to have more efficient regulation of the international financial system. This book examines the area of financial regulation in the banking sector. Editors Mayes and Wood bring together such acadmics as Charles Goodhart, Charles Calomiris and Kern Alexander whose expertise shines through this volume to provide a reference tool for researchers, students and bankers themselves which will prove invaluable. What role should regulation play in financial markets? What have been the ramifications of financial regulation? To answer these and other questions regarding the efficacy of legislation on financial markets, this book examines the impact of the Gramm Leach Bliley Act (GLBA), also called the Financial Modernization Act of 1999, which fundamentally changed the financial landscape in the United States. The GLBA allows the formation of financial holding companies that can offer an integrated set of commercial banking, securities and insurance products. The tenth anniversary of the most sweeping financial legislation reform in the industry’s structure is a natural benchmark for assessing the effects of the law and for questioning whether changes are necessary in the working of this historic legislation. The importance of this review is reinforced by a variety of proposals in the last several years to reform the regulation of financial institutions that have attracted considerable attention among regulators and in the financial firms that they regulate. Most recently, the financial crisis and the failure of some large financial institutions have called into question the legitimacy of America’s current financial structure and its regulation, including to some degree the GLBA. There is no doubt that regulatory reform is front and center on today’s policy agenda. The lessons of the GLBA experience and its effects, both domestic and international, on financial markets and competitiveness, risk-taking and risk management by financial services firms and their regulators will be critical to the direction the country takes and the effort to ensure that future financial crises do not occur or have less costly damage. With contributions from academics, policy experts,

and a sponsor of the GLBA, Congressman James Leach, this book is invaluable to anyone interested in financial system reform. The financial system and its regulation have undergone exponential growth and dramatic reform over the last thirty years. This period has witnessed major developments in the nature and intensity of financial markets, as well as repeated cycles of regulatory reform and development, often linked to crisis conditions. The recent financial crisis has led to unparalleled interest in financial regulation from policymakers, economists, legal practitioners, and the academic community, and has prompted large-scale regulatory reform. The Oxford Handbook of Financial Regulation is the first comprehensive, authoritative, and state of the art account of the nature of financial regulation. Written by an international team of leading scholars in the field, it takes a contextual and comparative approach to examine scholarly, policy, and regulatory developments in the past three decades. The first three parts of the Handbook address the underpinning horizontal themes which arise in financial regulation: financial systems and regulation; the organization of financial system regulation, including regional examples from the EU and the US; and the delivery of outcomes and regulatory techniques. The final three Parts address the perennial objectives of financial regulation, widely regarded as the anchors of financial regulation internationally: financial stability, market efficiency, integrity, and transparency; and consumer protection. The Oxford Handbook of Financial Regulation is an invaluable resource for scholars and students of financial regulation, economists, policy-makers and regulators. The essays in this work offer a high-level examination of the most important issues facing financial services regulation,and the far-reaching effects of the Financial Services and Markets Act 2000 on the UK financial sector in the context of rapid global change. Taking an interdisciplinary approach the book includes contributions by many distinguished academic authorities on the law and economics of regulation, and also some of the most influential practitioners, regulators and policymakers. As such it provides an authoritative analysis of the underlying issues affecting the broad development of financial services regulation: the objectives of regulation, the responsibilities of the regulated community, the accountability of regulators, the regulation of electronic financial markets and the impact of stock market mergers, regional regulation within Europe, and the development of global financial regulation. Financial regulation can fail when it is needed the most. The dynamics of asset price bubbles weaken financial regulation just as

financial markets begin to overheat and the risk of crisis spikes. At the same time, the failure of financial regulations adds further fuel to a bubble. This book examines the interaction of bubbles and financial regulation. It explores the ways in which bubbles lead to the failure of financial regulation by outlining five dynamics, which it collectively labels the "Regulatory Instability Hypothesis." . The book concludes by outlining approaches to make financial regulation more resilient to these dynamics that undermine law. Since the 2007 2008 global financial crisis, there has been much debate about the role of financial regulation and the causes of financial instability in the industry. Where studies commonly question the value of a regulated rather than free market , this book focuses on the differentiation of 'good regulation' and 'bad regulation'. This book highlights the need for financial regulation to combat corruption, and the integral link that exists between corruption and financial instability. The author evaluates the benefits and shortcomings of specific types of regulation, drawing on recent examples to illustrate each argument. The book presents compelling arguments for the regulation of leverage, liquidity, payday loans and securitisation; and debates the negative aspects of the regulation of short selling, and high-frequency trading, and of Basel-style banking regulation. The author argues that there is no free-market solution to financial instability, and rejects the idea of 'too big to fail'. Analytical background -- Nature of systemic risk -- Who should be regulated (by whom) -- Counter-cyclical regulation -- Regulation of liquidity and maturity mismatches -- Other regulatory issues -- The structure of regulation -- Conclusions -- Appendix : the boundary problem in financial regulation -- Discussion and roundtables. Global Bank Regulation: Principles and Policies covers the global regulation of financial institutions. It integrates theories, history, and policy debates, thereby providing a strategic approach to understanding global policy principles and banking. The book features definitions of the policy principles of capital regularization, the main justifications for prudent regulation of banks, the characteristics of tools used regulate firms that operate across all time zones, and a discussion regarding the 2007-2009 financial crises and the generation of international standards of financial institution regulation. The first four chapters of the book offer justification for the strict regulation of banks and discuss the importance of financial safety. The next chapters describe in greater detail the main policy networks and standard setting bodies responsible for policy development. They also provide information about bank licensing requirements, leading jurisdictions, and bank ownership and affiliations. The last three chapters of the book present a thorough examination of bank capital regulation, which is one of the most important areas in international banking. The text aims to provide information to all economics students, as well as non-experts and experts interested in the history, policy development, and theory of international banking regulation. Defines the over-arching policy principles of capital regulation Explores main justifications for the prudent regulation of banks Discusses the 2007-2009 financial crisis and the next generation of international standards of financial institution regulation Examines tools for ensuring the adequate supervision of a firm that operates across all time zones The Future of Financial Regulation is an edited collection of papers presented at a major conference at the University of Glasgow in spring 2009, co-sponsored by the Economic and Social Research Council World Economy and Finance Programme and the the Australian Research Council Governance Research Network. It draws together a variety of different perspectives on the international financial crisis which began in August 2007 and later turned into a more widespread economic crisis following the collapse of Lehman Brothers in the autumn of 2008. Spring 2009 was in many respects the nadir since valuations in financial markets had reached their low point and crisis management rather than regulatory reform was the main focus of attention. The conference and book were deliberately framed as an attempt to re-focus attention from the former to the latter. The first part of the book focuses on the context of the crisis, discussing the general characteristics of financial crises and the specific influences that were at work this time round. The second part focuses more specifically on regulatory techniques and practices implicated in the crisis, noting in particular an over-reliance on the capacity of regulators and financial institutions to manage risk and on the capacity of markets to self-correct. The third part focuses on the role of governance and ethics in the crisis and in particular the need for a common ethical framework to underpin governance practices and to provide greater clarity in the design of accountability mechanisms. The final part focuses on the trajectory of regulatory reform, noting the considerable potential for change as a result of the role of the state in the rescue and recuperation of the financial system and stressing the need for fundamental re-appraisal of business and regulatory models. As international financial markets have become more complex, so has the regulatory system which oversees them. The Basel Committee is just one of a plethora of international bodies and groupings which now set standards for financial activity around the world, in the interests of protecting savers and investors and maintaining financial stability. These groupings, and their decisions, have a major impact on markets in developed and developing countries, and on competition between financial firms. Yet their workings are shrouded in mystery, and their legitimacy is uncertain. Here, for the first time, two men who have worked within the system describe its origins and development in clear and accessible terms. Howard Davies was the first Chairman of the UK's Financial Services Authority, the single regulator for the whole of Britain's financial sector. David Green was Head of International Policy at the FSA, after spending thirty years in the Bank of England, and has been closely associated with the development of the current European regulatory arrangements. Now with a revised and updated introduction, which catalogues the changes made since the credit crisis erupted, this guide to the international system will be invaluable for regulators, financial market practitioners and for students of the global financial system, wherever they are located. The book shows how the system has been challenged by new financial instruments and by new types of institutions such as hedge funds and private equity. Furthermore, the growth in importance of major developing countries, who were excluded for far too long from the key decision-making for a has led to a major overhaul. The guide is essential reading for all those interested in the development of financial markets and the way they are regulated. The revised version is only available in paperback. " A Brookings Institution Press and Asian Development Bank Institute publication The global financial crisis has led to a sweeping reevaluation of financial market regulation and macroeconomic policies. Emerging markets need to balance the goals of financial development and broader financial inclusion with the imperative of strengthening macroeconomic and financial stability. The third in a series on emerging markets, New Paradigms for Financial Regulation develops new analytical frameworks and provides policy prescriptions for how the frameworks should be adapted to a world of more free and more volatile capital. This volume provides an overview of the global regulatory landscape from the perspective of Asian emerging markets. The contributors discuss the many challenges ahead in developing sound and flexible financial regulatory systems for emerging market economies. The challenges are heightened by the rising integration of these economies into global trade and finance, the growing sophistication of their financial systems as globalization and emergence processes accelerate, and their potential vulnerability to instability arising from the financial markets in the advanced economies.

The contributors provide guidance about pitfalls to be avoided, general principles that should guide the creation of sound regulatory systems, and valuable analytic perspectives about how to continue to broaden the financial sector and innovate while still maintaining financial and macroeconomic stability. " Financial Regulation: Law and Policy (2d Edition) introduces the field of financial regulation in a new and accessible way. Even though a decade has passed since the most systemic financial crisis in the last 70 years and eight years have elapsed since a major shift in regulatory design, the world is still grappling with the aftermath. In addition, technology innovations, including Bitcoin and other cryptocurrencies, market forces and a changing political environment all have combined to reframe and reorient public debate over financial regulation. The book has kept up to date with all of these changes. The book analyzes and compares the market and regulatory architecture of the entire U.S. financial sector as it exists today, from banks, insurance companies, and broker-dealers, to asset managers, complex financial conglomerates, and government-sponsored enterprises. The book explores a range of financial activities, from consumer finance and investment to payment systems, securitization, short-term wholesale funding, money markets, and derivatives. The book examines a range of regulatory techniques, including supervision, enforcement, and rule-writing, as well as crisis-fighting tools such as resolution and the lender of last resort. Throughout the book, the authors note the cross-border implications of U.S. rules, and compare, where appropriate, the U.S. financial regulatory framework and policy choices to those in other places around the globe, especially the European Union. Following the recent financial crisis, regulators have been preoccupied with the concept of systemic risk in financial markets, believing that such risk could cause the markets that they oversee to implode. At the same time, they have demonstrated a certain inability to develop and implement comprehensive policies to address systemic risk. This inability is due not only to the indeterminacy inherent in the term 'systemic risk' but also to existing institutional structures which, because of their existing legal mandates, ultimately make it difficult to monitor and regulate systemic risk across an entire economic system. Bringing together leading figures in the field of financial regulation, this collection of essays explores the related concepts of systemic risk and institutional design of financial markets, responding to a number of questions: In terms of systemic risk, what precisely is the problem and what can be done about it? How should systemic risk be regulated? What

should be the role of the central bank, banking authorities, and securities regulators? Should countries implement a macroprudential regulator? If not, how is macroprudential regulation to be addressed within their respective legislative schemes? What policy mechanisms can be employed when developing regulation relating to financial markets? A significant and timely examination of one of the most intractable challenges posed to financial regulation. Gain a deeper understanding of the issues surrounding financial risk and regulation Foundations of Financial Risk details the various risks, regulations, and supervisory requirements institutions face in today's economic and regulatory environment. Written by the experts at the Global Association of Risk Professionals (GARP), this book represents an update to GARP's original publication, Foundations of Banking Risk. You'll learn the terminology and basic concepts surrounding global financial risk and regulation, and develop an understanding of the methods used to measure and manage market, credit, and operational risk. Coverage includes traded market risk and regulation, treasury risk and regulation, and much more, including brand new coverage of risk management for insurance companies. Clear explanations, focused discussion, and comprehensive relevancy make this book an ideal resource for an introduction to risk management. The textbook provides an understanding of risk management methodologies, governance structures for risk management in financial institutions and the regulatory requirements dictated by the Basel Committee on Banking Supervision. It provides thorough coverage of the issues surrounding financial risk, giving you a solid knowledgebase and a practical, applicable understanding. Understand risk measurement and management Learn how minimum capital requirements are regulated Explore all aspects of financial institution regulation and disclosure Master the terminology of global risk and regulation Financial institutions and supervisors around the world are increasingly recognizing how vital sound risk management practices are to both individual firms and the capital markets system as a whole. Savvy professionals recognize the need for authoritative and comprehensive training, and Foundations of Financial Risk delivers with expert-led education for those new to risk management. What role should regulation play in financial markets? What have been the ramifications of financial regulation? To answer these and other questions regarding the efficacy of legislation on financial markets, this book examines the impact of the Gramm Leach Bliley Act (GLBA), also called the Financial Modernization Act of 1999, which fundamentally changed the financial landscape in the

United States. The GLBA allows the formation of financial holding companies that can offer an integrated set of commercial banking, securities and insurance products. The tenth anniversary of the most sweeping financial legislation reform in the industry's structure is a natural benchmark for assessing the effects of the law and for questioning whether changes are necessary in the working of this historic legislation. The importance of this review is reinforced by a variety of proposals in the last several years to reform the regulation of financial institutions that have attracted considerable attention among regulators and in the financial firms that they regulate. Most recently, the financial crisis and the failure of some large financial institutions have called into question the legitimacy of America's current financial structure and its regulation, including to some degree the GLBA. There is no doubt that regulatory reform is front and center on today's policy agenda. The lessons of the GLBA experience and its effects, both domestic and international, on financial markets and competitiveness, risk-taking and risk management by financial services firms and their regulators will be critical to the direction the country takes and the effort to ensure that future financial crises do not occur or have less costly damage. With contributions from academics, policy experts, and a sponsor of the GLBA, Congressman James Leach, this book is invaluable to anyone interested in financial system reform. The turmoil in financial markets that resulted from the 2007 subprime mortgage crisis in the United States indicates the need to dramatically transform regulation and supervision of financial institutions. Would these institutions have been sounder if the 2004 Revised Framework on International Convergence of Capital Measurement and Capital Standards (Basel II accord)—negotiated between 1999 and 2004—had already been fully implemented? Basel II represents a dramatic change in capital regulation of large banks in the countries represented on the Basel Committee on Banking Supervision: Its internal ratings–based approaches to capital regulation will allow large banks to use their own credit risk models to set minimum capital requirements. The Basel Committee itself implicitly acknowledged in spring 2008 that the revised framework would not have been adequate to contain the risks exposed by the subprime crisis and needed strengthening. This crisis has highlighted two more basic questions about Basel II: One, is the method of capital regulation incorporated in the revised framework fundamentally misguided? Two, even if the basic Basel II approach has promise as a paradigm for domestic regulation, is the effort at extensive international harmonization of capital rules and supervisory practice useful and appropriate? This book provides the answers. It evaluates Basel II as a bank regulatory paradigm and as an international arrangement, considers some possible alternatives, and recommends significant changes in the arrangement. The financial system and its regulation have undergone exponential growth and dramatic reform over the last thirty years. This period has witnessed major developments in the nature and intensity of financial markets, as well as repeated cycles of regulatory reform and development, often linked to crisis conditions. The recent financial crisis has led to unparalleled interest in financial regulation from policymakers, economists, legal practitioners, and the academic community, and has prompted large-scale regulatory reform. The Oxford Handbook of Financial Regulation is the first comprehensive, authoritative, and state of the art account of the nature of financial regulation. Written by an international team of leading scholars in the field, it takes a contextual and comparative approach to examine scholarly, policy, and regulatory developments in the past three decades. The first three parts of the Handbook address the underpinning horizontal themes which arise in financial regulation: financial systems and regulation; the organization of financial system regulation, including regional examples from the EU and the US; and the delivery of outcomes and regulatory techniques. The final three Parts address the perennial objectives of financial regulation, widely regarded as the anchors of financial regulation internationally: financial stability, market efficiency, integrity, and transparency; and consumer protection. The Oxford Handbook of Financial Regulation is an invaluable resource for scholars and students of financial regulation, economists, policy-makers and regulators. In light of on-going global financial crises, the institutional structure of financial regulation is currently a subject of significant academic and practical interest. The financial crisis has called into question the adequacy of financial regulation at the national and supranational levels, and has instigated financial regulatory reforms in major markets overseas. This has included the enactment of the Dodd-Frank Act in the US, and the programme to split the Financial Services Authority in the UK. This book examines the institutional structure reform of financial regulation from a comparative perspective, exploring both fundamental theories and international experiences. The book explores the three main institutional structures of financial regulation in the world; the sectors-based model, adopted in the US, Mainland China and Hong Kong; the twin-peaks model with Australia and the Netherlands as its pioneers; and the single-regulator model as represented by the former Financial

Services Authority in the UK and the Financial Services Agency in Japan. The book contains contributions from renowned experts in the field of financial regulation including Douglas Arner, Jeffrey Carmichael, Robin Hui Huang, Dirk Schoenmaker, and Michael Taylor, and will be of interest to students and researchers of banking and finance law, and comparative economics. Recently described as "the single most important lawmaker in the history of American finance," Carter Glass nonetheless remains a much misunderstood and overlooked figure in that history. Glass is most widely remembered as the sponsor (with Henry Steagall) of the Glass-Steagall provisions of the U.S.A. Banking Act of 1933, which legally separated commercial and investment banking. But the Banking Act was the culminating achievement of a monumental career as a congressman, secretary of the Treasury, and senator—a career marked by ferocity and paradox. Glass was a small-government conservative and vocal racist who was, however, also responsible for some of the most important progressive pieces of financial legislation in U.S. history, including the Federal Reserve Act of 1913, which created mechanisms for addressing financial panics and managing the nation’s currency, and provisions of the Securities Exchange Act of 1934, which created the U.S. Securities and Exchange Commission, the model New Deal agency. In The Unlikely Reformer, Matthew Fink explains how these apparent contradictions emerged together at a pivotal moment in the modern American era. As the first new study dedicated to Carter Glass published in over seventy-five years, it updates our perspective on the welter of assumptions, beliefs, and motivations underpinning a regulatory project that continues to be topical in the tumultuous contemporary moment. The many forces that led to the economic crisis of 2008 were in fact identified, analyzed and warned against for many years before the crisis by economist Jane DArista, among others. Now, writing in the tradition of DArista's extensive work, the Financial Regulation presents an important restatement of the purposes and objectives of financial regulation. The authors provide details and data on the scale, nature and costs of regulatory problems around the world, and look at what sort of countries and sectors require special attention and policies. Key topics covered include: * the need to recast the form of regulation * incentive structures for financial regulation * proportionality * new techniques for risk management * regulation in emerging countries * crisis management * prospects for financial regulation in the future.

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