

AET STUDIES ON FINANCIAL MARKET DEREGULATION

REGULATING FINANCIAL MARKETS

A CRITIQUE AND SOME PROPOSALS



George J. Benston



Regulating Financial Markets A Critique And Some Proposals

George J. Benston



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Regulating Financial Markets George J. Benston, 1999 This study explains why financial services have for centuries been regulated to a greater extent than are most products that do not directly affect people's health or safety **The**

Financial Crisis and the Regulation of Finance Christopher J. Green, Eric J. Pentecost, Thomas G.

Weyman-Jones, 2011-01-01 The Financial Crisis and the Regulation of Finance includes a comprehensive overview of the crisis and reviews the theory and practice of regulation in the UK and worldwide The contributors all international experts on financial markets and regulation provide perspectives and analysis on macro prudential regulation the regulation of financial firms and the role of shareholders and disclosure This rigorous book will be of great interest to all those with an interest in banking and finance including academics professionals bankers regulators advisors and civil servants Students on banking and finance courses will also find this clear and compact resource invaluable **Financial Regulation at the Crossroads**

Panagiotis Delimatsis, Nils Herger, 2011-01-01 This book brings outstanding expertise and provides insightful perspectives from nineteen authors with diverse backgrounds including officials from international organizations national regulators and commercial banking as well as academics in law economics political economy and finance The authors not only shed light on the causes of the financial turmoil but also present thoughtful proposals that contribute to the future policy debate and discuss opportunities that financial services can offer in funding activities which raise standards of living through initiatives in microfinance renewable energy and food distribution The contributions to this volume tackle several of the thorniest issues of financial regulation in a post crisis environment such as the mechanics of contagion within the financial system and the role of liquidity moral hazard when large financial institutions are no longer subject to the disciplinary effects of bankruptcy bank capital requirements management compensation design of bank resolution schemes a function centric versus institution centric regulatory approach subsidization and compatibility of stimulus packages with EU rules on state aid trade finance and the role of the GATS prudential carve out and the role of financial services in promoting human rights or combating climate change **Regulating Financial Markets** George J. Benston, 1998 Financial services financial firms and financial markets are regulated to a greater extent than most other products and services In this radical book Professor George Benston provides a comprehensive critique of the justifications for financial services regulation and provides an innovative proposal for reform Executive Summary Financial services financial firms and financial markets are regulated to a greater extent than most other products and services Financial service regulation goes back centuries It provides benefits to governments for example from direct and indirect taxation of banks and to regulated financial institutions which gain where entry is restricted Consumer protection is a common reason given for financial regulation But consumers in financial markets are probably less subject to fraud misrepresentation discrimination and information asymmetry than consumers of other products Concern about negative externalities costs born by others is another argument for regulation However on

examination it is clear there are few genuine externalities. Regulations on externality grounds is justified only for financial institutions which hold government insured deposits for insurance companies which provide government mandated non contracting third party insurance for instance for cars and for companies which underwrite long term life insurance and annuities. Financial regulation incurs costs borne by consumers and taxpayers which probably exceed the benefits they receive. There are substantial unintended costs such as reduced diversification of financial institutions and the absence of less costly and more innovative products because of restrictions on entry to financial markets. An optimal regulatory system for banks would involve substantial capital requirements, periodic reporting of assets, liabilities and capital and a structured early intervention system for the authorities. For government mandated third party liability insurance, life insurance and annuities, insurance companies should be subject to capital requirements similar to those for banks. If governments wish to protect consumers of financial products the best procedure is to establish an Ombudsman to which consumers who feel they have been mistreated can go. The proposed regulatory system would be almost costless to taxpayers, the regulated companies and consumers of their products and services. Compared with existing regimes it has the great advantage of not restricting entry to financial markets nor the introduction of new products.

Reforming Britain's Economic and Financial Policy

H. Treasury, 2001-12-02 In recent years the UK's macroeconomic policy framework has undergone a period of radical reform so as to deliver the economic stability necessary to achieve high levels of growth and employment. This book provides a comprehensive account of these reforms which constitute a new and innovative approach to policy making. Radical changes to the monetary policy framework, the fiscal policy framework, the regime for public spending and financial regulation are presented. Together they represent a coherent strategy to deliver economic stability and benefits to the wider economy. As well as providing an unprecedented insight into UK Government economic policy, the book takes the reader through the intellectual foundations of policy reform and the translation of these to applied policy making. **Reforming Britain's Economic and Financial Policy** contains a foreword by the Chancellor Gordon Brown.

The Economics of Derivatives T. V.

Somanathan, V. Anantha Nageswaran, 2015-03-02 This book examines the beneficial and adverse effects of derivatives trading from economic theory and the recent economic history.

The Advantage of Competitive Federalism for Securities

Regulation Roberta Romano, 2002 In this analysis of securities regulation the author demonstrates that the current approach toward U.S. regulation, exclusive jurisdiction of the Securities and Exchange Commission, is misguided and should be revamped by implementing a regime of competitive federalism. Under such a system firms would select their regulator from among the states, the SEC or other nations. The author asserts that competitive federalism harnesses the high powered incentives of markets to the regulatory state to produce regulatory arrangements most compatible with investors' preferences. The author contends that the empirical evidence does not indicate that the SEC is effective in achieving its stated objectives. The commission's expansions of disclosure requirements over the years have not significantly enhanced investors' wealth. In

addition she asserts evidence from institutional equity and debt markets and cross country listing practices demonstrates that firms voluntarily disclose substantial information beyond mandatory requirements to provide the information investors demand The author concludes that under competitive federalism the aspects of the SEC's regime that are valuable to investors will be retained those that are not will be discarded and the resulting securities regime will better meet investors' needs than the present one

The New Financial Architecture Benton E. Gup, 2000-09-30 Bank failures crises global banking megamergers changes in technology the effect of these world events is to weaken existing methods of regulating bank safety and soundness and even to make some methods ineffective Federal regulators are evaluating new ways to solve them Dr Gup and his panel of academics and regulatory professionals explore these problems and the difficulties in implementing solutions They point out that global banking megamergers and changes in technology are drastically altering the way financial services are delivered They also argue that existing methods of bank regulation formulated in the United States and elsewhere as early as the 19th century are not able to cope with these changes The search now underway for new methods that are global in scope Inevitably they will involve cross border supervision and international cooperation Covering a wide range of topics from the rationale of banking regulation to optimal banking regulation in the new world environments this book examines the innovative tools needed to cope with these problems Greater reliance on market discipline the use of internal controls based on statistical models such as Value at Risk and subordinated debt are discussed This timely probing analysis of one of the hottest topics in bank regulation today is an important resource for professionals and their academic colleagues in the fields of banking finance investment and world trade

The Routledge Companion to Fair Value and Financial Reporting Peter Walton, 2012-08-21 Comprising contributions from a unique mixture of academics standard setters and practitioners and edited by an internationally recognized expert this book on a controversial and intensely debated topic is the only definitive reference source available on the topics of fair value and financial reporting Drawing chapters from a diverse range of contributors on different aspects of the subject together into one volume it examines the use of fair value in international financial reporting standards and the US standard SFAS 157 Fair Value Measurement setting out the case for and against looks at fair value from a number of different theoretical perspectives including possible future uses alternative measurement paradigms and how it compares with other valuation models explores fair value accounting in practice including audit financial instruments impairments an investment banking perspective approaches to fair value in Japan and the USA and Enron's use of fair value An outstanding resource this volume is an indispensable reference that is deserving of a place on the bookshelves of both libraries and all those working in studying or researching the areas of international accounting financial accounting and reporting

International Regulatory Rivalry in Open Economies: The Impact of Deregulation on the US and UK Financial Markets Doha M. Abdelhamid, 2024-11-01 This title was first published in 2003 This text aims to fill a gap in the literature for a text on the theory and practice of international regulatory competition

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