Reforming the Bank Regulatory Structure

A Staff Paper by Andrew S. Carron

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Reforming The Bank Regulatory Structure

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Congressional Oversight Panel Special Report on Regulatory Reform United States. Congressional Oversight The Department of the Treasury Blueprint for a Modernized Financial Regulatory Structure United States. Panel.2009 Department of the Treasury, 2008 In this report Treasury presents a series of short term and intermediate term recommendations that could immediately improve and reform the U S regulatory structure. The short term recommendations focus on taking action now to improve regulatory coordination and oversight in the wake of recent events in the credit and mortgage markets The intermediate recommendations focus on eliminating some of the duplication of the U S regulatory system but more importantly try to modernize the regulatory structure applicable to certain sectors in the financial services industry banking insurance securities and futures within the current framework New Deal Banking Reforms and Keynesian Welfare State Capitalism Ellen Russell, 2007-08-23 Russell provides a groundbreaking critique of the orthodox position on the nature and unraveling of New Deal reforms This exceptional work will appeal to economists historians and scholars interested in this vital period of American history Institutional Structure of Financial Regulation Robin Hui Huang, Dirk Schoenmaker, 2014-06-20 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 **GSE Reform and the Federal Home Loan Bank System** United States. Congress. House. Committee on Financial Services. Subcommittee on Capital Markets, Insurance, and Government Market-Based Interest Rate Reform in China China Finance 40 Forum Research Sponsored Enterprises, 2005 Group, 2018-12-07 The market based interest rate reform remains a core part of China's financial reforms and an important topic of both theoretical and policy studies This book presents a comprehensive analysis of the process and logic of China's interest rate reform from a historical perspective It is structured along three lines i e loosening interest rate controls establishing market based interest rates and building an effective interest rate adjustment mechanism and systematically reviews the characteristics and evolvement of the reform process The book further explores the lessons and challenges of the reform by examining China's development stage and auxiliary reforms needed and offers policy recommendations on how to further push forward the reform Bank Politics David Howarth, Scott James, 2022-11-03 The problem of banks being too big to fail was the defining regulatory issue of the global financial crisis However attempts to tackle the problem by separating retail banking from higher risk trading activities known as structural reform proved to be highly divisive and contributed to significant regulatory divergence In this book David Howarth and Scott James explain this variation by examining the politics of bank structural reform across six key jurisdictions the United States the European Union the United Kingdom France Germany and the Netherlands Integrating political economy and public policy approaches they develop a novel comparative financial power framework to analyse how financial industry influence is mediated by two factors first whether bank lobbying is unified and centralized cooperative financial power or divided and fragmented competitive financial power and second policy makers use of venue shifting to depoliticize contentious policy issues The book explains that the US and UK governments implemented major reforms because the banking industry was divided and faced significant opposition However venue shifting to an independent committee led to durable reform in the UK while political polarization in the US contributed to contested reform By contrast the French and German governments balanced unified bank lobbying and political pressures to act by pursuing limited symbolic reforms the Dutch government deflected the issue through delegation to multiple commissions no reform while political stalemate at the EU level resulted from early venue shifting and concerted pan European bank lobbying The book makes a major contribution to scholarship on the political economy of finance and business power Modernizing America's Financial Regulatory Structure, S. Hrg. 111-8, January 14, 2009, 111-1 Hearing, *

,2009 Financial Market Regulation and Reforms in Emerging Markets Masahiro Kawai, Eswar S. Prasad, 2011-05-01 The rapid spread and far reaching impact of the global financial crisis have highlighted the need for strengthening financial systems in advanced economies and emerging markets Emerging markets face particular challenges in developing their nascent financial systems and making them resilient to domestic and external shocks Financial reforms are critical to these economies as they pursue programs of high and sustainable growth In this timely volume Masahiro Kawai Eswar Prasad and their contributors offer a systematic overview of recent developments in and the latest thinking about regulatory frameworks in both advanced countries and emerging markets Their analyses and observations clearly point out the challenges to improving regulation efficiency of markets and access to the fi nancial system Policymakers and financial managers in emerging markets are struggling to learn from the crisis and will need to grapple with some key questions as they restructure and reform their financial markets What lessons does the global financial crisis of 2007 09 offer for the establishment of efficient and flexible regulatory structures How can policymakers develop broader financial markets while managing the associated risks How or should they make the formal financial system more accessible to more people How might they best contend with multinational financial institutions. This book is an important step in getting a better grasp of these issues and making progress toward solutions that strike a balance between promoting financial market development and efficiency on the one hand and ensuring financial stability on the other The Department of the Treasury Blueprint for a Modernized Financial Regulatory Structure, 2008-06-24 Presents a series of short term and intermediate term recommendations that could immediately improve and reform the U S regulatory structure The short term recommendations focus on taking action now to improve regulatory coordination and oversight in the wake of recent events in the credit and mortgage markets The intermediate recommendations focus on eliminating some of the duplication of the U S regulatory system but more importantly try to modernize the regulatory structure applicable to the banking insurance securities and futures industries Deposit Insurance Reform and Financial Modernization United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1990 OECD Reviews of Regulatory Reform: Regulatory Reform in Korea 2000 OECD, 2000-06-02 This Review presents an integrated assessment of regulatory reform in framework areas such as the quality of the public sector competition policy and enforcement and market openness in Korea Financial Regulatory Reform, 2009 This report details the proposed reforms by the US Dept of Treasury to meet the following five key objectives 1 Promote robust supervision and regulation of financial firms 2 Establish comprehensive supervision of financial markets 3 Protect consumers and investors from financial abuse 4 Provide the government with the tools it needs to manage financial crises 5 Raise international regulatory standards and improve international cooperation Community and Consumer Advocates' Perspectives on the Obama Administration's Financial Regulatory Reform Proposals United States. Congress. House. Committee on Financial Services, 2009

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