

Reforming the Bank Regulatory Structure

A Staff Paper by Andrew S. Carron

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Reforming The Bank Regulatory Structure

Robert Guttman



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Modernizing America's Financial Regulatory Structure, S. Hrg. 111-8, January 14, 2009, 111-1 Hearing, *, 2009 *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 Sponsored Enterprises, 2005 *Reforming Money and Finance* Robert Guttman, 1997 A new edition of the nontechnical undergraduate text analyzing current issues relating to monetary reform and financial restructuring Using interviews with economists and a selection of essays with supporting commentary the volume links money creation to credit financing and financial instability providing a broad treatment of money and banking systems and regulations the most recent debates in monetary policy and their impact on financial instability and detailing the globalization of finance with an emphasis on the emergence of a new monetary regime Includes tables and graphs Paper edition 771 2 28 95 Annotation copyrighted by Book News Inc Portland OR **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

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