

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

H. Treasury



Regulating Financial Markets A Critique And Some Proposals:

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 *Global Bank Regulation* Heidi Mandanis Schooner, Michael W. Taylor, 2009-11-24 *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 *Corporation Nation* Robert E. Wright, 2014 Drawing on legal and economic history Robert E Wright traces the development of corporate institutions in America connecting today's financial failures to weakened internal corporate regulation **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 **The Power of Money** Debarati Roy,2012-11-15 Na *The Governance of Macroprudential Policy* Tracy C Maguza,2024-01-11 This book critically examines the theoretical foundations and legal framework for macroprudential policy its tools and governance in the UK the US and the EU It goes deeper into a normative discussion of the legitimacy of macroprudential policy in these jurisdictions where the mandate for maintaining financial stability has been delegated to independent authorities The Global Financial Crisis of 2007 2008 reopened debates regarding legitimacy of the independent regulatory state given its democratic deficit The response to a perceived legitimacy gap has been to increase political oversight in financial policymaking and regulation The book posits that the real problem is not a lack of democracy but rather a lack of social justice Across the globe there is growing dissatisfaction with a financial system and regulatory process that appear depersonalised and perpetuate inequalities Citizens are calling for more socially just systems of governance and the future success of financial policymakers and regulators will hinge on this Given the marked distributional effects that have been noted in some macroprudential policy tools the book questions whether macroprudential policy should be solely based on highly rationalised and strongly quantitative reasons By proposing that macroprudential policymakers should have a social justice mandate alongside their financial stability mandate as well as legal mechanisms for operationalising the added authority the book contributes to the growing discourse on the role of social justice in public policy

Mobile Payments, Consumer Policy, and the Law Nwanneka Ezechukwu,2023-03-17 Mobile technology offers an innovative and cost effective channel for delivering a range of financial services including mobile payments In some jurisdictions mobile payments simply provide a convenient option for facilitating payment transactions In other jurisdictions mobile payments are viewed as potentially transformative because they present an opportunity to expand access to financial services However as with other innovations mobile payments raise consumer protection concerns and require robust regulatory mechanisms to address such concerns Against this backdrop the book adopts a typology of consumer policy tools which can be used to address the identified consumer concerns This typology guides the enquiry into the existing consumer protection frameworks applying to mobile payments in selected jurisdictions Canada Kenya and the United Kingdom The main objective of this endeavour is to identify best practices that national authorities seeking to leverage mobile payments and similar innovations can emulate This book will be of interest to policymakers regulators industry stakeholders students and scholars interested in the regulation of innovative financial services particularly from a consumer protection perspective

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 Hobart Paper ,1998 **International Trade**

in Services and Domestic Regulations Panagiotis Delimatsis,2007-12-27 This book examines the regulation of services within the WTO It examines the problem of reconciling a liberal system of trade in services with national governments ability to protect social values through service regulation The book analyses the existing legal framework and assesses the potential of ongoing trade negotiations 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 **Achieving Market Integration** Scott

McCleskey,2004-01-02 Providing an overview of the infrastructure of European Securities markets this text offers topical analysis of developments and trends in market integration The author provides industry professionals with a concise exposition of how the post Euro market works as well as offering laymen an entry point into the subject Topics include wholesale electronic execution central counterpart clearing and consolidation of the securities depositories *Financial Sector Governance* Robert E. Litan,Michael Pomerleano,Vasudevan Sundararajan,2004-05-13 A financial system is only as strong as the governing practices and institutions of its participants The challenge to build efficient and accountable financial institutions that promote confidence is a problem that private financial sector executives and policymakers confront together

In this context Financial Sector Governance takes a clinical approach to addressing the challenges in emerging and developed markets in each industry capital markets private banks state owned banks asset management companies public pension funds and mutual funds It also explores the linkages between public and private sector governance and the policy implications for strengthening both sides Financial Sector Governance emerges from the fourth annual Financial Markets and Development conference organized by the World Bank the International Monetary Fund and the Brookings Institution during which participants from the public and private financial sectors of emerging and developed markets contribute to an expanding dialogue addressing key policy concerns **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 **Routledge Handbook of Major Events in Economic History** Randall E. Parker,Robert Whaples,2013 This book aims to introduce readers to the important macroeconomic events of the past two hundred years It explains what went on and why during the most significant economic epochs of the nineteenth twentieth and early twenty first centuries and how where we are today fits in this historical timeline

A Practical Guide to Financial Services Lien Luu,Jonquil Lowe,Patrick Ring,Amandeep Sahota,2021-12-26 Financial services are an ever increasing part of the infrastructure of everyday life From banking to credit insurance to investment and mortgages to advice we all consume financial services and many millions globally work in the sector Moreover the way we consume them is changing with the growing dominance of fintech and Big Data Yet the part of financial services that we engage with as consumers is just the tip of a vast network of markets institutions and regulators and fraudsters too Many books about financial services are designed to serve corporate finance education focusing on capital structures maximising shareholder value regulatory compliance and other business oriented topics **A Practical Guide to Financial Services** Knowledge Opportunities and Inclusion is different it swings the perspective towards the end user the customer the essential but often overlooked participant without whom retail financial services markets would not exist While still introducing all the key areas of financial services it explores how the sector serves or sometimes fails to serve consumers why consumers need protection in some areas and what form that protection takes and how consumers can best navigate the risks and uncertainties that are inherent in financial products and services For consumers a greater understanding of how the financial

system works is a prerequisite of ensuring that the system works for their benefit For students of financial services those aspiring to or those already working in the sector understanding the consumer perspective is an essential part of becoming an effective holistically informed and ethical member of the financial services community A Practical Guide to Financial Services Knowledge Opportunities and Inclusion will equip you for both these roles The editors and authors of A Practical Guide to Financial Services Knowledge Opportunities and Inclusion combine a wealth of financial services educational and consumer oriented practitioner experience

Dalhuisen on Transnational and Comparative Commercial, Financial and Trade Law Volume 6 Jan H Dalhuisen, 2022-06-16 a wide ranging historically and comparatively very deep and comprehensive commentary but which is also very contemporary and forward looking on many or most of the issues relevant in modern transnational commercial contract and financial transactions International and Comparative Law Quarterly Volume 6 of this new edition deals with financial regulation of banks and banking activities and products It critically reviews micro prudential regulation the need for macro prudential supervision and an independent macro prudential supervisor the role of resolution authorities the operation of the shadow banking system and the extraterritorial reach and international recognition of financial regulation The volume considers in particular the fallout from the 2008 financial crisis and the subsequent regulatory responses in the US and Europe The complete set in this magisterial work is made up of 6 volumes Used independently each volume allows the reader to delve into a particular topic Alternatively all volumes can be read together for a comprehensive overview of transnational comparative commercial financial and trade law

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 practise 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

The Structural Foundations of International Finance Padoan, P.C. Brenton, P.A. Boyd, G., 2003 The principal message of this book is that international financial enterprises must be reoriented towards funding productive activities rather than potentially destabilizing speculation The effects of financial sector operations are addressed with serious warnings that the dangers of speculative destabilization are increasing as regulatory and market discipline gradually weakens The Structural Foundations of International Finance examines the ways in which national economies especially those of industrialized countries are affected by the operations of international financial markets Although these markets provide productive funding there is also much speculative trading in stocks and currencies which can cause booms slumps and hinder recovery The authors advocate entrepreneurial coordination by

productive enterprises for balanced and stable growth with reduced risks of financial crises and recessions *International Bibliography of Economics 1998* Compiled by the British Library of Political and Economic Science, 1999-12-16 Renowned for its international coverage and rigorous selection procedures this series provides the most comprehensive and scholarly bibliographic service available in the social sciences Arranged by topic and indexed by author subject and place name each bibliography lists and annotates the most important works published in its field during the year of 1997 including hard to locate journal articles Each volume also includes a complete list of the periodicals consulted

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 5. In chapter 4, the author will scrutinize the relevance of Regulating Financial Markets A Critique And Some Proposals in specific contexts. The fourth chapter will explore how Regulating Financial Markets A Critique And Some Proposals is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, the author will draw a conclusion about Regulating Financial Markets A Critique And Some Proposals. The final chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Regulating Financial Markets A Critique And Some Proposals.

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