

Rethinking Bank Regulation

Till Angels Govern

James R. Barth
Gerard Caprio, Jr.
Ross Levine



CAMBRIDGE

Rethinking Bank Regulation Till Angels Govern

**Allen N. Berger, Philip Molyneux, John
O. S. Wilson**



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Rethinking Bank Regulation James R. Barth, Gerard Caprio, Ross Levine, 2005-12-26 This volume assembles and presents a database on bank regulation in over 150 countries included also on CD It offered the first comprehensive cross country assessment of the impact of bank regulation on the operation of banks and assesses the validity of the Basel Committee's influential approach to bank regulation The treatment also provides an empirical evaluation of the historic debate about the proper role of government in the economy by studying bank regulation and analyzes the role of politics in determining regulatory approaches to banking The data also indicate that restrictions on the entry of banks government ownership of banks and restrictions on bank activities hurt banking system performance The authors find that domestic political factors shape both regulations and their effectiveness *Bank Regulations are Changing: for Better Or Worse?* J. R. Barth, G. Caprio, Jr., & R. Levine, **Corruption as a Last Resort** Kelly M. McMann, 2015-02-06 Why do ordinary people engage in corruption Kelly M McMann contends that bureaucrats poverty and culture do not force individuals in Central Asia to pay bribes use connections or sell political support Rather corruption is a last resort when relatives groups in society the market and formal government programs cannot provide essential goods and services Using evidence from her long term research in Kazakhstan and Kyrgyzstan McMann shows that Islamic institutions secular charities entrepreneurs and banks cannot provide the jobs and credit people need This drives individuals to illicitly seek employment and loans from government officials A leading cause of this resource scarcity is market reform as demonstrated by McMann's analysis of these countries as well as of Uzbekistan and global data Market reform without supporting institutions such as credit registries and antimonopoly measures limits the resources available from the market and societal groups McMann finds that in these circumstances only those individuals who have affluent relatives have an alternative to corruption By focusing on ordinary people McMann offers a new understanding of corruption Previously our knowledge was largely restricted to government officials role in illicit exchanges From her novel approach comes a useful policy insight supplying ordinary people with alternatives to corruption is a fundamental and important anticorruption strategy **Bank Lobbying: Regulatory Capture and Beyond** Ms. Deniz O Igan, Thomas Lambert, 2019-08-09 In this paper we discuss whether and how bank lobbying can lead to regulatory capture and have real consequences through an overview of the motivations behind bank lobbying and of recent empirical evidence on the subject Overall the findings are consistent with regulatory capture which lessens the support for tighter rules and enforcement This in turn allows riskier practices and worse economic outcomes The evidence provides insights into how the rising political power of banks in the early 2000s propelled the financial system and the economy into crisis While these findings should not be interpreted as a call for an outright ban of lobbying they point in the direction of a need for rethinking the framework governing interactions between regulators and banks Enhanced transparency of regulatory decisions as well as strengthened checks and balances within the decision

making process would go in this direction *The Oxford Handbook of Banking, Second Edition* Allen N. Berger, Philip Molyneux, John O. S. Wilson, 2014-11-27 The Oxford Handbook of Banking Second Edition provides an overview and analysis of developments and research in banking written by leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners regulators and policy makers Consequently the book strikes a balance between abstract theory empirical analysis and practitioner and policy related material The Handbook is split into five parts Part I The Theory of Banking examines the role of banks in the wider financial system why banks exist how they function and their corporate governance and risk management practices Part II deals with Bank Operations and Performance A range of issues are covered including bank performance financial innovation and technological change Aspects relating to small business consumer and mortgage lending are analysed together with securitization shadow banking and payment systems Part III entitled Regulatory and Policy Perspectives discusses central banking monetary policy transmission market discipline and prudential regulation and supervision Part IV of the book covers various Macroeconomic Perspectives in Banking This part includes a discussion of systemic risk and banking and sovereign crises the role of the state in finance and development as well as how banks influence real economic activity The final Part V examines International Differences in Banking Structures and Environments This part of the Handbook examines banking systems in the United States European Union Japan Africa Transition countries and the developing nations of Asia and Latin America **The Oxford Handbook of Banking** Allen N. Berger, Philip Molyneux, John O.S. Wilson, 2010 This handbook provides an overview and analysis of state of the art research in banking written by researchers in the field It includes abstract theory empirical analysis and practitioner and policy related material **Challenges in Central Banking** Pierre L. Siklos, Martin T. Bohl, Mark E. Wohar, 2010-04-12 Changes in the field of central banking over the past two decades have been nothing short of dramatic They include the importance of central bank autonomy the desirability of low and stable inflation and the vital role played by how central banks communicate their views and intentions to the markets and the public more generally There remains considerable diversity nevertheless in the institutional framework affecting central banks the manner in which the stance of monetary policy is determined and assessed and the forces that dictate the conduct of monetary policy more generally The global financial crisis which began in the United States in 2007 only serves to highlight further the importance of central bank policies The aim of this volume is to take stock of where we are in the realm of the practice of central banking and considers some of the implications arising from the ongoing crisis , **Breaking the Bank? A Probabilistic Assessment of Euro Area Bank Profitability** Selim Elekdag, Sheheryar Malik, Ms. Srobona Mitra, 2019-11-22 This paper explores the determinants of profitability across large euro area banks using a novel approach based on conditional profitability distributions Real GDP growth and the NPL ratio are shown to be the most reliable determinants of bank profitability However the estimated conditional distributions reveal that while higher growth would raise profits on average a

large swath of banks would most likely continue to struggle even amid a strong economic recovery Therefore for some banks a determined reduction in NPLs combined with cost efficiency improvements and customized changes to their business models appears to be the most promising strategy for durably raising profitability

TARP and other Bank Bailouts and Bail-Ins around the World Allen N. Berger, Raluca A. Roman, 2020-06-09 Financial crises are recurring phenomena that result in the financial distress of systemically important banks making it imperative to understand how to best respond to such crises and their consequences Two policy responses became prominent for dealing with these distressed institutions since the last Global Financial Crisis bailouts and bail ins The main questions surrounding these responses touch everyone Are bailouts or bail ins good for the financial system and the real economy Is it essential to save distressed financial institutions by putting taxpayer money at risk in bailouts or is it better to use private money in bail ins instead Are there better options such as first lines of defense that help prevent such distress in the first place Can countercyclical prudential and monetary policies lessen the likelihood and severity of the financial crises that often bring about this distress Through careful analysis authors Berger and Roman review and critically assess the extant theoretical and empirical research on many resolution approaches and tools Placing special emphasis on lessons learned from one of the biggest bailouts of all time the Troubled Asset Relief Program TARP while also reviewing other programs and tools TARP and Other Bank Bailouts and Bail Ins around the World sheds light on how best to protect the financial system on Wall Street and the real economy on Main Street Presents a well informed and rich account of bailouts bail ins and other resolution approaches to resolve financially distressed banks Uses TARP as a key case study of bailouts that has been thoroughly researched Provides valuable research and policy guidance for dealing with future financial crises

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