

Banking on Basel



The Future of International
Financial Regulation

Daniel K. Tarullo

Peterson Institute for International Economics

Banking On Basel The Future Of International Financial Regulation

Guo, Shuai



Banking On Basel The Future Of International Financial Regulation:

Banking On Basel Daniel Tarullo, 2008-11-30 The turmoil in financial markets that resulted from the 2007 subprime mortgage crisis in the United States indicates the need to dramatically transform regulation and supervision of financial institutions Would these institutions have been sounder if the 2004 Revised Framework on International Convergence of Capital Measurement and Capital Standards Basel II accord negotiated between 1999 and 2004 had already been fully implemented Basel II represents a dramatic change in capital regulation of large banks in the countries represented on the Basel Committee on Banking Supervision Its internal ratings based approaches to capital regulation will allow large banks to use their own credit risk models to set minimum capital requirements The Basel Committee itself implicitly acknowledged in spring 2008 that the revised framework would not have been adequate to contain the risks exposed by the subprime crisis and needed strengthening This crisis has highlighted two more basic questions about Basel II One is the method of capital regulation incorporated in the revised framework fundamentally misguided Two even if the basic Basel II approach has promise as a paradigm for domestic regulation is the effort at extensive international harmonization of capital rules and supervisory practice useful and appropriate This book provides the answers It evaluates Basel II as a bank regulatory paradigm and as an international arrangement considers some possible alternatives and recommends significant changes in the arrangement

Banking on Basel Daniel K. Tarullo, 2008 The aftermath of the 2007 subprime mortgage crisis indicates the need for transformation within the financial regulation market To what extent will the 2004 Revised Framework on International Convergence of Capital Measurement and Capital Standards Basel II symbolize a watershed moment in the international effort toward regulatory convergence Banking on Basel provides an assessment of the implications of Basel II and considers how the lack of a single national policy interest will influence the international dimension of these accords The author offers a three point analysis that evaluates domestic bank capital regulation particularly minimum capital requirements applicable to large banks analyzes the dynamics of international coordination and comparatively measures the alternatives and outcomes of implementation Ultimately the balance between regulatory models and the operation of the Basel committee will determine the far reaching ramifications of Basel II , Banking's Final Exam Morris

Goldstein, 2017-05-30 Spurred by the success of the first stress test of US banks toward the end of the global economic crisis in 2009 stress testing of large financial institutions has become the cornerstone of banking supervision worldwide The aim of the tests is to determine which banks are adequately capitalized under severe economic shocks and to order corrective measures for those that are vulnerable In Banking's Final Exam one of the world's leading experts on banking regulation concludes that the tests administered on both sides of the Atlantic suffer from fundamental weaknesses leading to a false sense of reassurance about the safety and soundness of the banking system Some weaknesses can be corrected within the existing bank capital regime but others will require bold reforms including higher minimum capital requirements for the

largest and most systemically important banks The banking industry is likely to resist these reforms but this book explains why their objections do not hold water The Political Economy of Bank Regulation in Developing Countries Emily Jones, 2020 This is an open access title available under the terms of a CC BY NC ND 4.0 International licence It is free to read at Oxford Scholarship Online and offered as a free PDF download from OUP and selected open access locations International banking standards are intended for the regulation of large complex risk taking international banks with trillions of dollars in assets and operations across the globe Yet they are being implemented in countries with nascent financial markets and small banks that have yet to venture into international markets Why is this This book develops a new framework to explain regulatory interdependence between countries in the core and the periphery of the global financial system Drawing on in depth analysis of eleven countries across Africa Asia and Latin America it shows how financial globalisation generates strong reputational and competitive incentives for developing countries to converge on international standards It explains how specific cross border relations between regulators politicians and banks within developing countries and international actors including investors peer regulators and international financial institutions generate regulatory interdependence It explains why some configurations of domestic politics and forms of integration into global finance generate convergence with international standards while other configurations lead to divergence This book contributes to our understanding of the ways in which governments and firms in the core of global finance powerfully shape regulatory decisions in the periphery and the ways that governments and firms from peripheral developing countries manoeuvre within the constraints and opportunities created by financial globalisation **The future of EU financial regulation and supervision** Great Britain: Parliament: House of Lords: European Union Committee, 2009-06-17 Evidence taken before Sub committee A Economic and Financial Affairs and International Trade *Recognition of Foreign Bank Resolution Actions* Guo, Shuai, 2022-02-15 This timely book offers a comprehensive study of the mechanism that gives effect to foreign bank resolution actions In particular it focuses on how the legal framework for the recognition of foreign bank resolution actions should be structured and proposes detailed legal principles on which effective frameworks should be based The Global Crisis of 2008 and Keynes's General Theory Fikret Čaušević, 2014-09-16 This book describes the international context and some of the factors that have weakened the influence of Keynesian economic thought It illustrates economic responses offered by the new Keynesian school and the alternative perspective on the global crisis presented by the monetary circuit theory with a special emphasis on Minsky's financial instability hypothesis The authors present a commentary on Keynes's General Theory with an emphasis on his theory of the scarcity of capital his analysis of the change in the structure of costs and straightforward recommendation for a policy marked by very low interest which he felt was needed to maintain full employment Additionally the book discusses major changes in the cost structure of globally active companies resulting from the extremely intense international capital flows over the last three decades The authors point out the need to redefine the open economy macroeconomics model

switching it from a world consisting of two major developed open economies to one consisting of two major open economies one of which is developed and the other is developing

The Future of Financial Regulation Iain G MacNeil, Justin O'Brien, 2010-03-12 The Future of Financial Regulation is an edited collection of papers presented at a major conference at the University of Glasgow in spring 2009 co sponsored by the Economic and Social Research Council World Economy and Finance Programme and the the Australian Research Council Governance Research Network It draws together a variety of different perspectives on the international financial crisis which began in August 2007 and later turned into a more widespread economic crisis following the collapse of Lehman Brothers in the autumn of 2008 Spring 2009 was in many respects the nadir since valuations in financial markets had reached their low point and crisis management rather than regulatory reform was the main focus of attention The conference and book were deliberately framed as an attempt to re focus attention from the former to the latter The first part of the book focuses on the context of the crisis discussing the general characteristics of financial crises and the specific influences that were at work this time round The second part focuses more specifically on regulatory techniques and practices implicated in the crisis noting in particular an over reliance on the capacity of regulators and financial institutions to manage risk and on the capacity of markets to self correct The third part focuses on the role of governance and ethics in the crisis and in particular the need for a common ethical framework to underpin governance practices and to provide greater clarity in the design of accountability mechanisms The final part focuses on the trajectory of regulatory reform noting the considerable potential for change as a result of the role of the state in the rescue and recuperation of the financial system and stressing the need for fundamental re appraisal of business and regulatory models

International Economic Law and Monetary Measures Annamaria Viterbo, 2012-01-01 The 2007/2010 global financial crisis re opened the debate on the reform of the international monetary and financial system This well argued book demonstrates the strategic role of international economic law IEL in ensuring international monetary stability and global financial stability After discussing the current allocation of powers among IEL institutions Annamaria Viterbo focuses on monetary measures exchange restrictions capital controls and exchange rate manipulations These three fundamental topics are then examined through the lens of a multi layered methodology adopting perspectives from international monetary law trade law and investment law The author evaluates how the horizontal sectors in which IEL is traditionally divided interact and how conflicts between norms are avoided or solved Particular attention is also devoted to the outcomes of trade and investment disputes that deal with monetary measures *International Economic Law and Monetary Measures* will appeal to international trade law and international financial law scholars as well as law and business students Legal practitioners and officials working in the field of international economic law will find it a useful reference as will legal counsel in banks and financial institutions international investors and multinational corporations

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