

The Turner Review

A regulatory response to the global banking crisis

March 2009

Turner Report Financial Crisis

Mark Taylor, Richard Clarida



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The FSA's Report Into the Failure of RBS Great Britain: Parliament: House of Commons: Treasury Committee, 2012-10-19 This report identifies issues arising from the FSA's report into the failure of RBS that may merit further legislative or regulatory change The report also considers the value of the reporting process for understanding the causes of RBS's failure and for ensuring that appropriate lessons have been learnt The Government should include an explicit requirement for the Prudential Regulation Authority to approve major bank acquisitions and mergers in forthcoming legislation and the Treasury should report on the legislative or other changes it proposes to make to the current regime regulating acquisitions in the banking sector The Bank of England has still to produce a comprehensive review of the Bank's role in and response to the crisis Any lessons learned will only be available at a very late stage in Parliament's consideration of the Financial Services Bill when incorporation of them into legislation may be more difficult The Parliamentary Commission on Banking Standards should examine the PRA's approach to banking supervision The Government should consult on whether additional legislation is required to ensure that directors or other senior executives of failed banks cannot work in other regulated industries in future or to make the system more certain The Committee supports attempts to remedy the misalignment of incentives embedded within the financial services framework The introduction of strict liability would be a major change to the existing legal framework and would require full public debate The Parliamentary Commission on Banking Standards should examine this and other options

Banking supervision and regulation Great Britain: Parliament: House of Lords: Select Committee on Economic Affairs, 2009-06-02 2007 and 2008 saw the biggest financial crisis since the 1930s Banks looking for better yields from plentiful cheap money made much more use of complex financial instruments without fully understanding the risks to which they were exposing themselves and the financial system Defaults on subprime mortgages underlying some of the instruments shattered confidence and financial markets seized up The framework of regulation and supervision in Britain failed to avoid or mitigate the crisis The tripartite authorities in the United Kingdom Bank of England Financial Services Authority FSA and HM Treasury failed to maintain financial stability and were found wanting in part because the roles of the three parties were not well enough defined and it was not clear who was in charge Too little attention was paid to macro prudential supervision oversight of the aggregate impact on financial stability of individual banks' actions Only the Bank of England and the

The Shifts and the Shocks Martin Wolf, 2014-09-04 In *The Shifts and the Shocks* Martin Wolf one of the world's most influential economic commentators and author of *Why Globalization Works* presents his controversial and highly original analysis of the economic course of the last seven years There have been many books that have sought to explain the causes and courses of the financial and economic crisis which began in 2007 ⁸ *The Shifts and the Shocks* is not another detailed history of the crisis but the most persuasive and complete account yet published of what the crisis should teach us about modern economies and economics The book identifies the

origin of the crisis in the complex interaction between globalization hugely destabilizing global imbalances and our dangerously fragile financial system In the eurozone these sources of instability were multiplied by the tragically defective architecture of the monetary union It also shows how much of the orthodoxy that shaped monetary and financial policy before the crisis occurred was complacent and wrong In doing so it mercilessly reveals the failures of the financial political and intellectual elites who ran the system The book also examines what has been done to reform the financial and monetary systems since the worst of the crisis passed Are we now on a sustainable course Wolf asks The answer is no He explains with great clarity why further crises seem certain and why the management of the eurozone in particular guarantees a huge political crisis at some point in the future Wolf provides far more ambitious and comprehensive plans for reform than any currently being implemented Written with all the intellectual command and trenchant judgement that have made Martin Wolf one of the world's most influential economic commentators *The Shifts and the Shocks* matches impressive analysis with no holds barred criticism and persuasive prescription for a more stable future It is a book no one with an interest in global affairs will want to neglect

MARTIN WOLF is Associate Editor and Chief Economics Commentator at the Financial Times London He is the recipient of many awards for financial journalism for which he was also made a CBE in 2000 His previous books include *Why Globalization Works* and *Fixing Global Finance* We have been inundated with books about the financial aspects of the crisis There have also been many books about specific institutions or memoirs by retired policy makers We need something different There are two dimensions of the crisis that have received surprisingly little treatment One is the link between developments in the macro economy and the behaviour of the financial sector The other is the global dimension of the crisis Both these lie at the heart of Martin Wolf's analysis of the causes of the crisis and of his proposals to reduce the risk of another crisis For these two reasons this is an important book that will be influential Most important of all it is in my view the right analysis and remedy

Mervyn King To think straight about the causes and solutions of the financial crisis we must reject orthodox assumptions that more finance and global financial integration are limitlessly beneficial *The Shifts and the Shocks* does just that providing an intellectually sparkling and vital account of why the crisis occurred and of the radical reforms needed if we are to avoid a future repeat

Adair Turner Martin Wolf is unsurpassed in the world of economic journalists His superb book may be the best of all those spawned by the Great Recession It is analytical and rigorous without ever succumbing to fatalism or complacency

Lawrence Summers *Corporate Governance and Accountability* Jill Solomon, 2020-10-19 *Corporate Governance and Accountability* presents students with a complete and current survey of the latest developments involving how a company is directed and controlled Providing a broad research based perspective this comprehensive textbook examines global corporate governance systems the role and responsibilities of the directorate and the frameworks designed to ensure effective corporate accountability for stakeholders A holistic approach to the subject enables students to develop a well rounded knowledge of corporate governance theory and practice policy documents

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Ethics and the Global Financial Crisis Boudewijn de Bruin, 2015-02-12 In this topical book Boudewijn de Bruin examines the ethical blind spots that lay at the heart of the global financial crisis He argues that the most important moral problem in finance is not the greed is good culture but rather the epistemic shortcomings of bankers clients rating agencies and regulators Drawing on insights from economics psychology and philosophy de Bruin develops a novel theory of epistemic virtue and applies it to racist and sexist lending practices subprime mortgages CEO hubris the Madoff scandal professionalism in accountancy and regulatory outsourcing of epistemic responsibility With its multidisciplinary reach *Ethics and the Global Financial Crisis* will appeal to scholars working in philosophy business ethics economics psychology and the sociology of finance The many concrete examples and case studies mean that this book will also prove useful to policy makers and regulators

An Assessment of the Global Impact of the Financial Crisis P. Arestis, R. Sobreira, 2010-12-14 This topical volume analyzes the impact of the 2008 financial crisis It considers the origins and explanations of the current crisis examines the regulatory implications and with specific focus on developing countries it provides a strategy for economic growth that can guarantee financial stability in the future

Debt Capital Markets Vincenzo Bavoso, 2024-11-11 Debt capital markets have been at the heart of regulatory and policy debates since the global financial crisis of 2008 In this work Vincenzo Bavoso explores the role financial markets and products have in fuelling episodes of crises and financial instability Focussing on the law and regulation but also drawing on current economics and finance scholarship *Debt Capital Markets* examines both the pre 2008 regulatory environment and the framework that has emerged from post crisis regulatory corrections since Charting the evolution of debt capital markets and the transformation and liberalisation of the financial markets throughout the 1980s and 1990s the book outlines how debt capital markets from bonds to more sophisticated forms of securitised credit have become engines of private debt creation excessive levels of leverage and inevitably financial instability It covers all the main channels of debt intermediation in capital markets bonds commercial paper covered bonds securitisation collateralised debt obligations collateralised loan obligations and explains relevant synergies with adjacent markets and products such as credit derivatives repurchase agreements or FinTech lending Bavoso argues that the regulatory response after the 2008 global financial crisis has been insufficient so that debt capital markets remain the main locus of financial instability today His book provides a complex analysis of financial markets that accounts for theoretical practical and regulatory aspects It provides a multifaceted and contextual appraisal of the role of debt capital markets together with the legal and regulatory challenges posed by their development

The Law and

Regulation of Central Counterparties Jiabin Huang, 2010-10-20 The Law and Regulation of Central Counterparties provides a detailed analysis of the legal and regulatory aspects of Central Counterparties CCPs with an introduction to their role and functions in modern financial markets The book begins by describing in detail basic elements of modern post trade infrastructure exploring the modern functional and operational aspects of CCPs in the markets It moves on to discuss the relationships between CCPs and their members and clients of clearing members as non members legal issues concerning collateralisation netting and set off and default arrangements that are primarily embedded in the form of the rules and regulations of CCPs With regard to regulatory issues the book examines the regulatory framework with reference to the UK and the EU As to the case for a single CCP for various different types of markets the analysis covers the advantages and disadvantages of CCP clearing and carries out an assessment of the risks and benefits of a single multi market CCP

The Global Financial Crisis Mark Taylor, Richard Clarida, 2014-01-02 The global financial crisis has sent shockwaves through the world's economies and its effects have been deep and wide reaching This book brings together a range of applied studies covering a range of international and regional experience in the area of finance in the context of the global downturn The volume includes an exploration of the impact of the crisis on capital markets and how corporate stakeholders need to be more aware of the decision making processes followed by corporate executives as well as an analysis of the policy changes instituted by the Fed and their effects Other issues covered include research into the approach of solvent banks to toxic assets the determinants of US interest rate swap spreads during the crisis a new approach for estimating Value at Risk how distress and lack of active trading can result in systemic panic attacks and the dynamic interactions between real house prices consumption expenditure and output Highlighting the global reach of the crisis there is also coverage of recent changes in the cross currency correlation structure the costs attached to global banking financial integration the interrelationships among global stock markets inter temporal interactions between stock return differential relative to the US and real exchange rate in the two most recent financial crises and research into the recent slowdown in workers remittances This book was published as a special issue of Applied Financial Economics

The SAGE Handbook of Corporate Governance Thomas Clarke, Douglas Branson, 2012-04-20 The urgent and sustained interest in corporate governance is unprecedented with the connections between corporate governance and economic performance being emphasized by the World Bank the IMF and others in the global economic community In this timely and definitive intellectual analysis of a key discipline The SAGE Handbook of Corporate Governance offers a critical overview of the key themes theoretical controversies current research and emerging concepts that frame the field Consisting of original substantive chapters by leading international scholars and examining corporate governance from an inter disciplinary basis the text highlights how governance issues are critical to the formation growth financing structural development and strategic direction of companies and how corporate governance institutions in turn influence the innovation and development of industrial and economic systems globally

Comprehensive authoritative and presented in a highly accessible framework this Handbook is a significant resource to those with an interest in understanding this important emerging field

Behavioural Risks in Corporate Governance Ngozi Vivian Okoye, 2015-03-05 Recent cases of corporate failures including the fixing of LIBOR rates and money laundering issues in the banking industry highlight how behavioural issues on the part of company directors are significant contributory factors in corporate governance and the success or failure of companies This book examines how personality and behavioural issues have contributed to major corporate failures and how this risk may be managed The book examines behavioural risks in corporate governance and evaluates the extent to which risk management mechanisms have acknowledged various aspects of behaviour Drawing from cases in the UK the US and Australia and research in psychology and the behavioural sciences Ngozi Vivian Okoye argues that current corporate governance mechanisms lack provision for identifying and managing personality risks and suggests how constituent elements of behaviour should be engaged with when developing preventive mechanisms for corporate failures Okoye presents a conceptual framework for identifying and managing personality risks and explores how personality risk may be built into corporate governance regulation The book will be of great use and interest to researchers and practitioners in business and company law corporate governance and critical management studies

French Banks Amid the Global Financial Crisis Ms. Yingbin Xiao, 2009-09-01 This paper runs the gamut of qualitative and quantitative analyses to examine the performance of French banks during 2006 2008 and the financial support measures taken by the French government French banks were not immune but proved relatively resilient to the global financial crisis reflecting their business and supervision features An event study of the impact of government measures on CDS debt and equity markets points to the reduction of credit risk and financing cost as well as the redistribution of resources With the crisis still unfolding uncertainties remain and challenges lie ahead calling for continued vigilance and enhanced risk management

Economic Reform in India Nicholas Hope, 2013-01-21 In this volume leading economists assess India's economic performance policies and institutions

Corporate Governance in Africa Victor Edigbonya, 2024-12-31 This book discusses the issue of limited stakeholder recognition and protection of stakeholder interests within the Anglo Saxon corporate governance model practised in many sub Saharan African countries The volume argues that the relative success of the Anglo Saxon model in developed economies is attributed to the presence of functional institutions such as effective legal systems active external markets for corporate control and organised civil societies among others Many African countries such as Nigeria and South Africa have adopted the UK corporate governance framework despite facing challenges occasioned by an inefficient legal system plagued by systemic corruption Given the challenging institutional contexts in African countries this book proposes an alternative corporate governance framework the functional stakeholder model FSM for the banking industry in countries facing similar institutional challenges the FSM aims to promote stakeholder recognition and the protection of stakeholders interests The book draws on stakeholder and institutional theories

in designing an alternative corporate governance model the FSM for banks operating in challenging institutional contexts The book will interest regulators bankers auditors academia policymakers and researchers in comparative corporate governance and financial regulation especially banking regulation and stakeholders in developing and emerging markets

Reform Of The International Monetary System: Chinese Perspectives And Strategies Xiao Li,2021-07-02 This book proposes that the short term goal of the current reform of the international monetary system should be a combination of controlling imbalances and the risk of the dollar namely using the balance of payments coordination mechanism to suppress risks by exchange rate cooperation The reforms of international reserve currencies international financial institutions and international financial regulation provide a good external environment for the stable development of the world economy The book discusses the mechanisms that will continue to support the hegemony of the US dollar and the US dollar system in the future including the commodity dollar return mechanism the international debt repayment mechanism the petroleum dollar pricing mechanism and the dollar rescue mechanism in financial crisis The book predicts that the current international currency system dominated by the US dollar will remain sustainable for a long time Finally the book proposes four strategies for China s participation in the reform of the international monetary system

Islamic Finance Rifaat Ahmed Abdel Karim,Simon Archer,2013-04-17 From the world s foremost authorities on the subject the number one guide to Islamic finance revised and updated for a post crisis world Because it is entirely equity based rather than credit based Islamic finance is immune to the speculative bubbles and runaway volatility typical of Western finance Especially now in the wake of the global financial crisis this has made them increasingly attractive to institutional investors asset managers and hedge funds in search of more stable alternatives to conventional financial products With interest in Islamic finance swiftly spreading beyond the Muslim world the need among finance and investment professionals has never been greater for timely and authoritative information about the rules governing Islamic finance This thoroughly updated and revised second edition of the premier guide to regulatory issues in Islamic finance satisfies that need Addresses the need for banks to develop common Islamic based international accounting and auditing standards Clearly explains the key differences between Shari ah rulings standardization of acceptable banking practices and the development of standardized financial products Explores the role of the Shari ah Boards in establishing common rules regarding the permissibility of financial instruments and markets Offers guidance for regulators seeking to adapt their regulatory frameworks to the needs of the fast growing Islamic finance sector

Criminal Liability of Managers in Europe Stanislaw Tosza,2018-12-27 Every managerial decision is risky at least to some extent Conducting business is impossible without venturing into new territories and even the most ordinary daily choices could turn out to be failures Excessive risk however can be very detrimental as was starkly illustrated by the most recent financial crisis By criminalising managers excessive risk taking criminal law enters a sphere which is at the core of the activity it affects At the same time it provides for criminal punishment for courses of conduct that without doubt can be

extremely harmful The objective of this book is to examine existing criminalisation of excessive risk taking as well as to analyse whether such criminalisation is desirable and if yes under which conditions

Research Handbook on International Banking and Governance James R. Barth, Dr. Chen Lin, Clas Wihlborg, 2012-01-01 The recent financial crisis has stimulated much debate on the governance of financial institutions as well as research on the effects of governance arrangements on risk taking performance and financial institutions more generally Furthermore researchers are asking how regulation legislation politics and other factors influence the governance of financial institutions and their behavior in different dimensions The specially commissioned contributions featured in this timely Handbook confront these complex issues The contributors top international scholars from finance law and business explore the role of governance both internal and external in explaining risk taking and other aspects of the behavior of financial institutions Additionally they discuss market and policy features affecting objectives and quality of governance The chapters provide in depth analysis of factors such as ownership efficiency and stability market discipline compensation and performance social responsibility and governance in non bank financial institutions Only through this kind of rigorous examination can one hope to implement the financial reforms necessary and sufficient to reduce the likelihood and severity of future crises Bringing the reader to the frontier of research on governance of financial institutions this volume is sure to inspire future research in scholars and students of financial institutions governance and banking as well as all those involved with private financial institutions and public regulatory and supervisory authorities

OECD Economic Surveys: Japan 2009 OECD, 2009-10-13 This 2009 edition of OECD s periodic review of Japan s economy includes chapters on overcoming the global crisis improving the efficiency of the banking sector the fiscal response to the crisis and fiscal sustainability health care reform and Auditors Great Britain. Parliament. House of Lords. Select Committee on Economic Affairs, 2011 Auditors Market concentration and their role second report of session 2010 11 Vol 2 Evidence

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