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Kosmas Kaprinis

The Institutional Structure of Macroprudential Policy in the UK Kosmas

Kaprinis, 2023-06-28 Macroprudential policy (MPP) has been one of the major initiatives in the post-2008 crisis restructuring of financial regulation. Under the macroprudential mandate, the regulator monitors and judiciously controls systemic risk in the financial system, in an attempt to minimise the probability and severity of a future financial crisis. The book reveals why MPP authorities are rightfully at the centre of a highly sensitive policy debate, as MPP necessitates the allocation of significant regulatory power to technocrats, while the highly technical nature of MPP makes policy evaluation challenging. Specific issues examined include: the importance of financial stability as a public policy goal; the political economy issues stemming from the delegation of MPP to an independent authority; and the definition of accountability in the context of MPP. Focusing on a case study on the Financial Policy Committee of the Bank of England, the macroprudential authority in the UK, the book develops the normative grounds to justify the need for accountability in the conduct of MPP, while also formulating the necessary institutional framework to ensure the accountability of MPP authorities.

Marketing Violent Entertainment to Children: Appendices A-K United States. Federal Trade Commission, 2000

The Foundations and Future of Financial Regulation Mads Andenas, Iris H-Y Chiu, 2013-11-20 Financial regulation has entered into a new era, as many foundational economic theories and policies supporting the existing infrastructure have been and are being questioned following the financial crisis. Goodhart et al's seminal monograph *Financial Regulation: Why, How and Where Now?* (Routledge:1998) took stock of the extent of financial innovation and the maturity of the

financial services industry at that time, and mapped out a new regulatory roadmap. This book offers a timely exploration of the Why, How and Where Now of financial regulation in the aftermath of the crisis in order to map out the future trajectory of financial regulation in an age where financial stability is being emphasised as a key regulatory objective. The book is split into four sections: the objectives and regulatory landscape of financial regulation; the regulatory regime for investor protection; the regulatory regime for financial institutional safety and soundness; and macro-prudential regulation. The discussion ranges from theoretical and policy perspectives to comprehensive and critical consideration of financial regulation in the specifics. The focus of the book is on the substantive regulation of the UK and the EU, as critical examination is made of the unravelling and the future of financial regulation with comparative insights offered where relevant especially from the US. Running throughout the book is consideration of the relationship between financial regulation, financial stability and the responsibility of various actors in governance. This book offers an important contribution to continuing reflections on the role of financial regulation, market discipline and corporate responsibility in the financial sector, and upon the roles of regulatory authorities, markets and firms in ensuring the financial health and security of all in the future.

Principles of Financial Regulation John Armour, Dan Awrey, Paul Davies, Luca Enriques, Jeffrey N. Gordon, Colin Mayer, Jennifer Payne, 2016-07-21 The financial crisis of 2007-9 revealed serious failings in the regulation of financial institutions and markets, and prompted a fundamental reconsideration of the design of financial regulation. As the financial system has become ever-more complex and interconnected, the pace of evolution continues to accelerate. It is now clear that regulation must focus on the financial system as a whole, but this poses significant challenges for

regulators. Principles of Financial Regulation describes how to address those challenges. Examining the subject from a holistic and multidisciplinary perspective, Principles of Financial Regulation considers the underlying policies and the objectives of regulation by drawing on economics, finance, and law methodologies. The volume examines regulation in a purposive and dynamic way by framing the book in terms of what the financial system does, rather than what financial regulation is. By analysing specific regulatory measures, the book provides readers to the opportunity to assess regulatory choices on specific policy issues and encourages critical reflection on the design of regulation.

Alternative Lending Promitheas Peridis, 2022-09-30 The book covers alternative lending using the emergence of Debt Funds in the EU as a case study. The book explores the risks that they can pose to financial stability, and the regulatory and supervisory tools available to mitigate these risks. Through this analysis, the book uncovers the risks and potential risk mitigation tools that can be applied to the alternative lenders—including debt funds and other potential alternative lenders. After identifying the reasons behind the growth of alternative lenders (using as example the assets of Alternative Investment Funds (AIFs) and in particular debt funds) and the simultaneous decrease of the banks' assets, the book analyses the systemic importance of the alternative lenders and the risk channels through which the systemic risk can spread to the banking sector and the financial system. Then, the book deals with the financial innovation-market failure theory and demonstrates that financial innovations (e.g. debt funds, securitisations) can cause market failures, resulting in regulatory interventions. Of interest to banking and financial regulation academics, researchers, and practitioners this book analyses the regulatory provisions in place for both credit institutions and debt funds, including the Basel Accords, the Capital Requirements Directives and Regulations, and

the Alternative Investment Fund Managers Directive (AIFMD) and its implementation in various EU jurisdictions, before offering a proposal for a new three-defensive framework applicable to debt funds and to other potential alternative lenders.

Violent and Explicit Video Games United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Commerce, Trade, and Consumer Protection, 2006

Macroprudential Banking Supervision & Monetary Policy Luca Amorello, 2018-08-27 The European experience suggests that the efforts made to achieve an efficient trade-off between monetary policy and prudential supervision ultimately failed. The severity of the global crisis have pushed central banks to explore innovative tools—within or beyond their statutory constraints—capable of restoring the smooth functioning of the financial cycle, including setting macroprudential policy instruments in the regulatory toolkit. But macroprudential and monetary policies, by sharing multiple transmission channels, may interact—and conflict—with each other. Such conflicts may represent not only an economic challenge in the pursuit of price and financial stability, but also a legal uncertainty characterizing the regulatory developments of the EU macroprudential and monetary frameworks. In analyzing the “legal interaction” between the two frameworks in the EU, this book seeks to provide evidence of the inconsistencies associated with the structural separation of macroprudential and monetary frameworks, shedding light upon the legal instruments that could reconcile any potential policy inconsistency.

Stability of the Financial System Andreas R. Dombret, Otto Lucius, 2013-01-01 Financial stability is necessary. To achieve this common target an on-going dialogue is required between industry, policymakers, academia and other relevant stakeholders. This book provides a welcome and refreshing perspective from different standpoints on the issues at stake, and reminds us of the

remaining work ahead. Ò Æ Axel Weber, Chair of Supervisory Board, UBS ÔSince 2008, financial stability has moved to the center of the policy stage. This volume, combining contributions from leading policy makers and academics, is the essential introduction to the issues. Must reading. Ò Æ Barry Eichengreen, George C. Pardee and Helen N. Pardee Professor of Economics and Political Science, University of California, Berkeley, US ÔThere was a world BC (Before Crisis) and there will be a world AD (After Deleveraging) Æ the challenge is to create an effective, efficient yet stable and sustainable financial system for this Ônew worldÓ. This book provides the most comprehensive and thought-provoking basis for action I have seen so far. Ò Æ Paul Achleitner, Chair of Supervisory Board Deutsche Bank AG ÔFinancial stability is an overarching goal. In open and democratic societies, ensuring financial stability is a matter of interest not only to central bankers, academics and financial market players, but also to all well-informed citizens. This book provides an excellent basis for a wide-ranging and rewarding debate. Ò Æ Thomas J. Jordan, Chairman of the Governing Board of the Swiss National Bank ÔThe financial crisis demonstrated conclusively that for central bankers and other policymakers financial stability must always be of paramount concern, for without it the macroeconomy will perform badly and monetary policy will lose its effectiveness. This book underscores the importance of financial stability, laying out the key issues and what must be done to avoid such disasters in the future. Ò Æ William C. Dudley, President of the Federal Reserve Bank of New York, US In the aftermath of the financial crisis, new financial market regulation is being implemented, and increasing numbers of countries are establishing new legislation for macroprudential oversight. Against this backdrop, this thought provoking book provides a platform for the leading international experts to discuss and encourage future debate on financial stability. The breadth and scope of the issues addressed reflect the challenge of developing and consistently

implementing a coherent set of financial reforms to promote financial stability. The book advocates the development of financial reforms that are effective in striking the optimal balance between realizing the enormous benefits of efficient financial intermediation, capital allocation and risk management on the one hand, and controlling systemic risks and maintaining financial stability on the other. Making an important contribution to deepening our understanding of the many facets of financial stability, this book will prove a challenging read for policy makers, regulators and central bankers as well as for researchers and scholars in the fields of economics, money, finance and banking.

What's in a Game? United States. Congress. Senate. Committee on the Judiciary. Subcommittee on the Constitution, Civil Rights, and Property Rights, 2006

Privacy and Electronic Communications United States. Congress. House. Committee on the Judiciary. Subcommittee on Courts and Intellectual Property, 2000

Marketing Violence to Children United States. Congress. Senate. Committee on Commerce, Science, and Transportation, 2003

Macroprudential Supervision in Insurance J. Monkiewicz, M. Malecki, Marian Ma?ecki, 2014-11-04 Macroprudential policies, tools and supervision have become important since the last financial crisis. This book addresses general and methodological issues and provides a framework for the analysis of macroprudential policies and supervision in insurance. It focuses on policy related issues and global level aspects of macroprudential in insurance.

The Oxford Handbook of the Economics of Central Banking David G. Mayes, Pierre L. Siklos, Jan-Egbert Sturm, 2019-02-15 The economic influence of central banks has received ever more attention given their centrality during the financial crises that led to the Great Recession, strains in the

European Union, and the challenges to the Euro. The Oxford Handbook of the Economics of Central Banking reflects the state of the art in the theory and practice and covers a wide range of topics that will provide insight to students, scholars, and practitioners. As an up to date reference of the current and potential challenges faced by central banks in the conduct of monetary policy and in the search for the maintenance of financial system stability, this Oxford Handbook covers a wide range of essential issues. The first section provides insights into central bank governance, the differing degrees of central bank independence, and the internal dynamics of their decision making. The next section focuses on questions of whether central banks can ameliorate fiscal burdens, various strategies to affect monetary policy, and how the global financial crisis affected the relationship between the traditional focus on inflation targeting and unconventional policy instruments such as quantitative easing (QE), foreign exchange market interventions, negative interest rates, and forward guidance. The next two sections turn to central bank communications and management of expectations and then mechanisms of policy transmission. The fifth part explores the challenges of recent developments in the economy and debates about the roles central banks should play, focusing on micro- and macro-prudential arguments. The implications of recent developments for policy modeling are covered in the last section. The breadth and depth enhances understanding of the challenges and opportunities facing central banks.

Governance of Global Financial Markets Emilios Avgouleas, 2012-04-26 The recent financial crisis proved that pre-existing arrangements for the governance of global markets were flawed. With reform underway in the USA, the EU and elsewhere, Emilios Avgouleas explores some of the questions associated with building an effective governance system and analyses the evolution of existing structures. By critiquing the soft law structures dominating international financial

regulation and examining the roles of financial innovation and the neo-liberal policies in the expansion of global financial markets, he offers a new epistemological reading of the causes of the global financial crisis. Requisite reforms leave serious gaps in cross-border supervision, in the resolution of global financial institutions and in the monitoring of risk originating in the shadow banking sector. To close these gaps and safeguard the stability of the international financial system, an evolutionary governance system is proposed that will also enhance the welfare role of global financial markets.

The Governance of Macroprudential Policy Tracy C Maguze, 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.

An Examination of the Entertainment Industry's Efforts to Curb Children's Exposure to Violent Content United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Telecommunications and the Internet, 2001

Encyclopedia of Play in Today's Society Rodney P. Carlisle, 2009-04-02 CHOICE Outstanding Academic Title for 2009 This ground-breaking resource is strongly recommended for all libraries and health and welfare institutional depots; essential for university collections, especially those catering to social studies programs. —Library Journal, STARRED Review Children and adults spend a great deal of time in activities we think of as play, including games, sports, and hobbies. Without thinking about it very deeply, almost everyone would agree that such activities are fun, relaxing, and entertaining. However, play has many purposes that run much deeper than simple entertainment. For children, play has various functions such as competition, following rules, accepting defeat, choosing leaders, exercising leadership, practicing adult roles, and taking risks in order to reap rewards. For adults, many games and sports serve as harmless releases of feelings of aggression, competition, and intergroup hostility. The Encyclopedia of Play in Today's Society explores the concept of play in history and modern society in the United States and internationally. Its scope encompasses leisure and recreational activities of children and adults throughout the ages, from dice games in the Roman Empire to video games today. With more than 450 entries, these two volumes do not include coverage of professional sports and sport teams but, instead, cover the hundreds of games played not to earn a living but as informal activity. All aspects of play—from

learning to competition, mastery of nature, socialization, and cooperation—are included. Simply enough, this Encyclopedia explores play played for the fun of it! Key Features Available in both print and electronic formats Provides access to the fascinating literature that has explored questions of psychology, learning theory, game theory, and history in depth Considers the affects of play on child and adult development, particularly on health, creativity, and imagination Contains entries that describe both adult and childhood play and games in dozens of cultures around the world and throughout history Explores the sophisticated analyses of social thinkers such as Huizinga, Vygotsky, and Sutton-Smith, as well as the wide variety of games, toys, sports, and entertainments found around the world Presents cultures as diverse as the ancient Middle East, modern Russia, and China and in nations as far flung as India, Argentina, and France Key Themes Adult Games Board and Card Games Children's Games History of Play Outdoor Games and Amateur Sports Play and Education Play Around the World Psychology of Play Sociology of Play Toys and Business Video and Online Games For a subject we mostly consider light-hearted, play as a research topic has generated an extensive and sophisticated literature, exploring a range of penetrating questions. This two-volume set serves as a general, nontechnical resource for academics, researchers, and students alike. It is an essential addition to any academic library.

Mastering the Game: World Intellectual Property Organization, “Mastering the Game” provides professionals in the videogames industry with practical insights and guidance on legal and business issues related to the use of intellectual property protection in this area. The training material takes the reader through all stages of the game development and distribution process pointing out the role of intellectual property in relation to the various uses of the content.

The Oxford Handbook of Financial Regulation Niamh Moloney, Eilís Ferran, Jennifer

Payne,2015-08-27 The financial system and its regulation have undergone exponential growth and dramatic reform over the last thirty years. This period has witnessed major developments in the nature and intensity of financial markets, as well as repeated cycles of regulatory reform and development, often linked to crisis conditions. The recent financial crisis has led to unparalleled interest in financial regulation from policymakers, economists, legal practitioners, and the academic community, and has prompted large-scale regulatory reform. The Oxford Handbook of Financial Regulation is the first comprehensive, authoritative, and state of the art account of the nature of financial regulation. Written by an international team of leading scholars in the field, it takes a contextual and comparative approach to examine scholarly, policy, and regulatory developments in the past three decades. The first three parts of the Handbook address the underpinning horizontal themes which arise in financial regulation: financial systems and regulation; the organization of financial system regulation, including regional examples from the EU and the US; and the delivery of outcomes and regulatory techniques. The final three Parts address the perennial objectives of financial regulation, widely regarded as the anchors of financial regulation internationally: financial stability, market efficiency, integrity, and transparency; and consumer protection. The Oxford Handbook of Financial Regulation is an invaluable resource for scholars and students of financial regulation, economists, policy-makers and regulators.

Renewed financial supervision in Europe - Final or transitory? - Egmont Papers 44 ,

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