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THE BANKERS’ NEW CLOTHES

What’s Wrong with Banking
and What to Do about It



ANAT ADMATI &
MARTIN HELLWIG

NEW AND EXPANDED EDITION

The Banker S New Clothes

Dan Awrey



The Banker S New Clothes:

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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 **Beyond Banks** Dan Awrey, 2024-10-22 How new

technology is rapidly changing the nature of money and the way we pay A diverse and growing range of financial institutions and platforms from PayPal and Venmo to WeChat Alipay and the brave new world of stablecoins has harnessed new technology to disrupt the system of money and payments as we know it Beyond Banks explains why this disruption holds out the promise of faster cheaper more convenient and more secure payments but also how it increasingly risks exposing consumers businesses and governments to the problem of bad money Dan Awrey traces the origins of our current bundled system of banking money and payments He explains why the problem of bad money the result of antiquated and inadequate laws and regulation that fail to establish credible commitments to hold transfer or return a customer s money on demand requires that policymakers fundamentally rethink their approach toward the design of the laws and institutions at the heart of this system He presents ways to effectively unbundle banking from money and payments ensure the credibility of monetary commitments and promote the stability of this system Awrey also envisions a more forward looking role for policymakers in encouraging greater technological experimentation competition and innovation in the realm of payments Beyond Banks sheds critical light on the important but too often dysfunctional relationship among technology regulation and money and lays the foundations for a safer more nimble and more inclusive system of money and payments

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Taxing Banks Fairly Sajid M. Chaudhry,Andrew W. Mullineux,2014-10-31 Taxing Banks Fairly offers an ethical perspective on bank taxation and financial stability to complement the traditional political economy approach It also considers how a bank levy or financial activities tax could be used to ensure that big banks m

A Great Deal of Ruin James Gerber,2019-08-22 Illustrated with historical analysis case studies and accessible economic concepts this book explains what financial crises are how they are caused and what we can learn from them It will appeal to university students as well as general readers who are curious to learn more about the recent subprime crisis and other financial crises

A Political Economy of Banking Supervision Damir Odak,2020-06-18 This book examines the effect of banking on the real economy and society focusing on banking supervision as the decisive factor in steering banking activities and determining the social outcome of the game of finance Banking is like a cardiovascular system for our society If it functions correctly it allows the economy to operate smoothly On the other hand if it malfunctions it becomes a doomsday device This creates an asymmetry of risks the asymmetry between the potential dire consequences and the modest rewards of accepting those risks Banking was one of the critical technological factors enabling

the transition from the middle ages and the creation of modern society However while today it contributes little to economic growth its malfunction has a profound and lasting adverse impact The book explains why how and what Why is it important to keep tight supervision of the banks How can banking supervision improve stability not only of the financial system but also of the whole human society What went wrong with the regulation in the past

Money and Debt: The Public Role of Banks Bart Stellinga,Josta de Hoog,Arthur van Riel,Casper de Vries,2021-06-03 This Open Access book from the Netherlands Scientific Council for Government Policy explains how money creation and banking works describes the main problems of the current monetary and financial system and discusses several reform options This book systematically evaluates proposals for fundamental monetary reform including ideas to separate money and credit by breaking up banks introducing a central bank digital currency and introducing public payment banks By drawing on these plans the authors suggest several concrete reforms to the current banking system with the aim to ensure that the monetary system remains stable contributes to the Dutch economy fairly distributes benefits costs and risks and enjoys public legitimacy This systematic approach and the accessible way in which the book is written allows specialized and non specialised readers to understand the intricacies of money banking monetary reform and financial innovation far beyond the Dutch context

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