

## Financial regulation through new liquidity standards and implications for institutional banks



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## FINANCIAL REGULATION THROUGH NEW LIQUIDITY STANDARDS AND IMPLICATIONS FOR INSTITUTIONAL BANKS

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Grin Verlag Mai 2011, 2011. Taschenbuch. Book Condition: Neu. 212x149x10 mm. This item is printed on demand - Print on Demand Titel. - Master's Thesis from the year 2011 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: -, University of Applied Sciences Essen, course: General economics, language: English, abstract: The global financial crisis which began in mid-2007 revealed the significant risks posed by large, complex and interconnected institutions and the fault-lines in the regulatory and oversight systems. The drying up of market liquidity caused lacks of funding for financial institutions and their reactions to the market stress increased the market tensions which highlighted the strong link between banks funding liquidity and market liquidity. Over the past two decades preceding the crisis, banks in advanced countries significantly expanded in size and increased their outreach globally. In many cases, they moved away from the traditional banking model towards globally active large and complex financial institutions. The majority of cross-border finance was intermediated by some of these institutions with growing interconnections within and across borders. The result were trends in the banking industry which include a sharp rise in leverage, significant reliance on short-term funding, significant off-balance sheet activities, maturity mismatches and increased share of revenues from complex products and trading activities. This development has moved on to a systematic risk and it has been identified a need in the financial sector to measure those aspects, to assess the resilience of the financial sector to liquidity shocks and give guidance to the policy of central banks and regulators. At the same time, the financial industry has started a fast process of consolidation worldwide. Regulators, organized in the Basel Committee on Banking Supervision (BCBS) have responded to the financial crisis by proposing new regulation which is known as Basel III...

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