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Nota di contenuto	Frontmatter -- Contents -- Acknowledgments -- 1. Prudential Supervision -- 2. Banking Systems around the Globe -- 3. Supervising Large Complex Banking Organizations -- 4. Market Discipline in the Governance of U.S. Bank Holding Companies -- 5. Can Emerging Market Bank Regulators Establish Credible Discipline? -- 6. Dimensions of Credit Risk and Their Relationship to Economic Capital Requirements -- 7. Obstacles to Optimal Policy -- 8. Synergies between Bank Supervision and Monetary Policy -- 9. Did U.S. Bank Supervisors Get Tougher during the Credit Crunch? Did They Get Easier during the Banking Boom? Did It Matter to Bank Lending? -- Contributors -- Author Index -- Subject Index
Sommario/riassunto	Since banking systems play a crucial role in maintaining the overall health of the economy, the adverse effects of poorly supervised systems may be quite severe. Without some form of vigilant external oversight, banking systems could fall prey to excessive risk taking, moral hazard, and corruption. Prudential supervision provides that oversight, using government regulation and monitoring to ensure the

soundness of the banking system and, by extension, the economy at large. The contributors to this thoughtful volume examine the current state of prudential supervision, focusing on fundamental issues and key pragmatic concerns. Why is prudential supervision so important? What kinds of excess must it guard against? What particular forms does it take? Which of these are the most effective deterrents against mismanagement and system overload in today's rapidly shifting financial climate? The contributors foresee a continued movement beyond simple regulatory rules in banking and toward a more active evaluation and supervision of a bank's risk management practices.
