

1. Record Nr.	UNINA9910743396203321
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Titolo	The Key Code and Advanced Handbook for the Governance and Supervision of Banks in Australia / / by Francesco de Zwart
Pubbl/distr/stampa	Singapore : , : Springer Nature Singapore : , : Imprint : Springer, , 2022
ISBN	981-16-1710-4 981-16-1709-0
Edizione	[1st ed. 2022.]
Descrizione fisica	1 online resource (1377 pages)
Collana	Economics and Finance Series
Disciplina	332.10994
Soggetti	Economics Finance Political science Business enterprises - Finance Corporation law Common law Risk management Financial Economics Governance and Government Corporate Finance Common Company Law IT Risk Management
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
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## Sommario/riassunto

This Key Code and Handbook examines the corporate governance and accountability of Major Banks, their directors and executives which were the central focus of bank, Supervisor, Regulator and governmental activity and public scrutiny in 2018 and 2019. This book explores this responsibility focus by providing evidence from the Global Financial Crisis and beyond with both APRA and ASIC investigating illegal conduct, misconduct and conduct which was below the level of community expectations. This book discusses how the Royal Commission into misconduct in the banking and financial services industry has already given rise to a detailed Final Report whose recommendations are still being put into effect. Further, this book uses evidence provided by the large number of Prudential Standards issued by APRA and investigations into the conduct of Major Banks by Regulators. This book explores governance variables – over 1,700 in number and grouped into 159 'key groupings' or separate categories – which are all indexed to 28 governmental, regulatory and supervisory reports and documents to create a governance code and commentary specifically tailored to Australian banks. Each governance variable is modelled on the Stage 1 Relational Approach contained in Enhancing Firm Sustainability Through Governance. Given the huge interest in the governance of banks, Parts 1 and 2 – explaining the Relational Approach - of Stage 1 were recently published in November 2018 and June 2019 in the Australian Journal of Corporate Law. This book is the largest reference book and handbook in publication worldwide containing the structures, mechanisms, processes and protocols – the checks and balances we call 'governance variables' – that deeply addresses and explains banking accountability and regulation in Australia. .

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