1.	Record Nr.	UNINA9910955017903321
	Titolo	Regulatory Capture in Banking
	Pubbl/distr/stampa	Washington, D.C. : , : International Monetary Fund, , 2006
	ISBN	9786613829108 9781462342754 1462342752 9781452781433 1452781435 9781283516655 1283516659 9781451908305 145190830X
	Edizione	[1st ed.]
	Descrizione fisica	1 online resource (25 p.)
	Collana	IMF Working Papers
	Soggetti	Banks and banking - State supervision Financial institutions - State supervision Asset requirements Bank regulation Banking Banks and Banking Banks and banking Banks Business and Financial Capital adequacy requirements Crisis management Deposit insurance Depository Institutions Economic & financial crises & disasters Financial Institutions and Services: Government Policy and Regulation Financial regulation and supervision Financial Risk Management Financial services industry Financial services law & regulation General Financial Markets: Government Policy and Regulation Law and legislation Micro Finance Institutions Mortgages

	State supervision United States
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	"January 2006."
Nota di bibliografia	Includes bibliographical references (p. 22-23).
Nota di contenuto	""Contents""; ""I. INTRODUCTION""; ""II. SUSCEPTIBILITY OF BANKING REGULATION TO CAPTURE""; ""III. A MODEL OF BANK REGULATION WITH MORAL HAZARD""; ""IV. COMPETITION BETWEEN JURISDICTIONS""; ""V. CONCLUSIONS""; ""REFERENCES""
Sommario/riassunto	Banks will want to influence the bank regulator to favor their interests, and they typically have the means to do so. It is shown that such "regulatory capture" in banking does not imply ineffectual regulation; a "captured" regulator may impose very tight, costly prudential requirements to reduce negative spillovers of risk-taking by weaker banks. In these circumstances, differences in the regulatory regime across jurisdictions may persist because each adapts its regulations to suit its dominant incumbent institutions.