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Autore	Gol'dman, Iosif Illich
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Altri autori (Persone)	Krivchenkov, Vladimir Dmitrievich Geilikman, B. T.
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Autore	Cihak Martin
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Soggetti	Banks and banking - State supervision Financial services industry - Regulation - State supervision Banks and Banking Finance: General Industries: Financial Services Business and Financial General Financial Markets: Government Policy and Regulation Banks Depository Institutions Micro Finance Institutions Mortgages Financial Institutions and Services: Government Policy and Regulation Financial Institutions and Services: General Financial services law & regulation Banking Bank supervision Financial sector Basel Core Principles Financial regulation and supervision Banks and banking State supervision Financial services industry Law and legislation Australia

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Sommario/riassunto	<p>Over the past two decades, there has been a clear trend toward integrating the regulation and supervision of banks, nonbank financial institutions, and securities markets. This paper reviews the international experience with integrated supervision. We survey the theoretical arguments for and against the integrated supervisory model, and use data on compliance with international standards to assess the validity of some of these arguments. We find that (i) full integration is associated with higher quality of supervision in insurance and securities and greater consistency of supervision across sectors, after controlling for the level of development; and (ii) fully integrated supervision is not associated with a significant reduction in supervisory staff.</p>