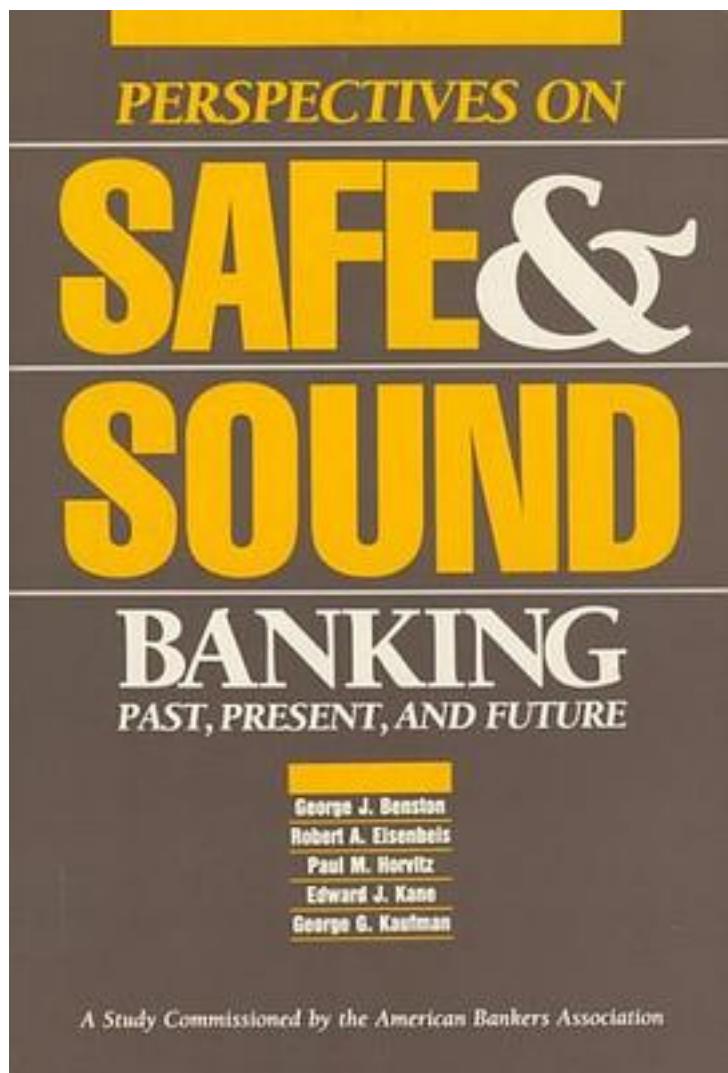


Perspectives on Safe and Sound Banking



[Perspectives on Safe and Sound Banking](#) [下载链接1](#)

著者:George J. Benston

出版者:The MIT Press

出版时间:1986-04-30

装帧:Hardcover

isbn:9780262022460

Banking is now, and always has been, a risky business. The key to success both in operating a bank and in supervising a banking system is appropriate risk management. Yet risk management has become increasingly difficult because of higher and more volatile interest rates, faster and cheaper transfer of funds and information, a movement toward deregulation, and subsidies for many institutions embedded in the flat-rate premium structure of the federal deposit insurance system.

In this book five leading bank scholars explore the safety and soundness of the U.S. banking system in an economic environment where the likelihood of failures of individual banks has significantly increased.

The book's ten chapters cover: the risks of the failure of individual banks and of the banking system; consequences of bank failure on other banks, financial markets, and economic activity; the role of government deposit insurance; alternative ways of resolving insolvencies; the role of lender of last resort; risk and organizational issues in the expansion of banking activities; market discipline as a means of limiting banking problems and failures; feasibility and desirability of permitting or requiring market-value reporting for financial institutions; risk rated premiums; the effectiveness of supervision and field and remote examinations; the effectiveness of centralization or decentralization of regulation, supervision, and examination in multiple federal and state agencies.

George J. Benston is at the University of Rochester, Robert A. Eisenbeis at the University of North Carolina, Paul M. Horvitz at the University of Houston, Edward J. Kane at Ohio State University, and George G. Kaufman at Loyola University.

Perspectives on Safe and Sound Banking is copublished with the American Bankers Association and is included in the Regulation of Economic Activity Series, edited by Richard Schmalensee.

作者介绍:

目录:

[Perspectives on Safe and Sound Banking](#) [下载链接1](#)

标签

评论

[Perspectives on Safe and Sound Banking](#) [下载链接1](#)

书评

[Perspectives on Safe and Sound Banking 下载链接1](#)