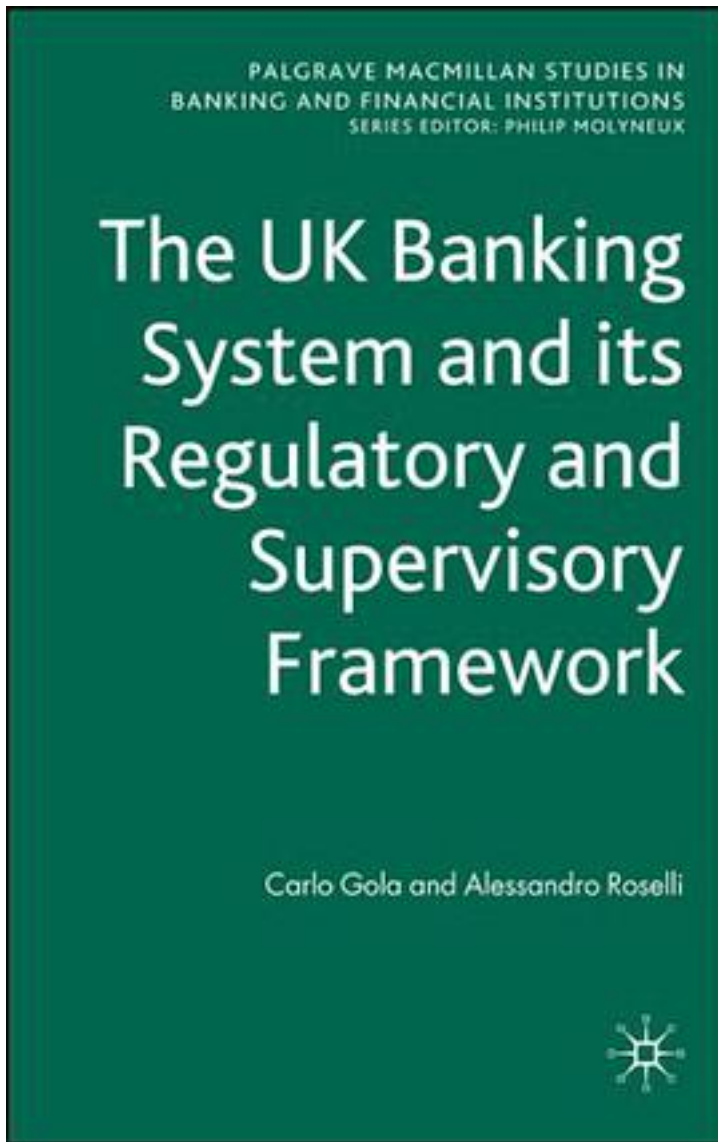


The UK Banking System and Its Regulatory and Supervisory Framework



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The banking industry is witnessing a fundamental technological breakthrough, with the new paradigm based on the 'originate-to-distribute' model. These developments are still under scrutiny, posing new challenges to regulators and market players. Describing the evolution of the UK banking industry, the book offers a convenient background for non-specialist readers to recent developments, such as the over-the-counter (OTC) derivative market and the credit risk transfer (CRT). It provides an introduction to a wide range of topics from a macro-prudential perspective, including the financial sustainability of the households and corporate balance sheets and the use of market-based indicators and stress testing. A basic description of the payment system and central banking liquidity facilities is also included. The second part of the book provides a comprehensive view of the UK regulatory structure, covering topics such as the declining role of self-regulation, the Financial Services and Markets Act (2000), the Combined Code of corporate governance, the Competition Act and related regulation. A rich set of notes and tables supports the book with useful definitions, references to official sources and data on the UK economy.

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