



## Effective Bank Regulation and Supervision: Lessons from the Financial Crisis

by Steven I Davis

**A new and unique insider view of what actually works, what ought to work, what prevents it from working, and what needs to be done about it – industry experts who have to implement and work within regulatory systems give the real best practice picture**

The recent financial crisis has unleashed a flood of views on what happened, why it happened, and what new regulatory measures and structures might prevent or mitigate such crises in the future. **Effective Bank Regulation and Supervision: Lessons from the Financial Crisis** takes a different approach. Based on in-depth interviews with more than 30 senior, experienced bankers, regulators, consultants and others deeply involved in the regulatory process, it seeks to answer two key questions:

- **Which bank regulators around the world have demonstrated relatively superior results in terms of regulatory outcomes? and**
- **What lessons for the future can be drawn from their experience?**

The result is a ground-breaking insight into the likely future success of bank regulation and the key factors which will determine such outcomes.

### **Praise for Effective Bank Regulation and Supervision: Lessons from the Financial Crisis**

“Steve Davis has always been innovative in looking at the banking industry, and in writing about its challenges and opportunities. Highlighting the various regulators’ roles, both in their benefits and shortcomings, will usefully inform the debate on the future shape of the industry.”

**Sir Win Bischoff, Chairman, Lloyds Banking Group plc**

“This is a tour de force of bank regulation. Steve Davis provides an excellent insight into bank regulatory systems, investigating the mechanics of who got it right and who failed in providing appropriate oversight of their banking systems over the crisis. A series of lucid and insightful bank regulator case studies reports the experiences of key players and highlights major areas for reform. A must-read for anyone interested in bank regulation pre- and post-crisis.”

**Professor Philip Molyneux, Bangor University**

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