

The Regulation of the Financial System

- Commercial Banks and Investment Banks
- A Commercial Bank's Balance Sheet: Assets & Liabilities
- Banks: Liquidity, Profitability and Security
- The Role of:
 - The Bank of England
 - The Prudential Regulation Authority (PRA)
 - The Financial Policy Committee (FPC)
 - the Financial Conduct Authority (FCA)
- Liquidity Ratios and Capital Ratios
- Moral hazard
- Systemic risk

"You wouldn't give money to someone you didn't trust, would you? Making a deposit into a bank or building society account is like giving your trust to that organisation.

You trust that it will look after your money and, when you want to access that money again, it will be there".

From the website of the

The Bank of England's Prudential Regulation Authority

Financial Markets – Key Terms

Key Term	Definition / Explanation
Bad Debts	Bad Debts refer to debts that are unlikely to be repaid. Bad debts usually arise from lending money to unreliable borrowers. Sometimes called 'Non-Performing Loans'.
The Bank of England	The Bank of England is the Central Bank of the UK. Amongst other roles, it oversees and regulates the UK Financial Markets. The <i>Prudential Regulation Authority</i> and the <i>Financial Policy Committee</i> are part of the Bank of the England. They run 'stress tests' to see if banks can absorb unexpected losses in a hypothetical 'disaster scenario'.
Bank Run	When news spreads that a bank is in financial trouble, customers rush to the bank, hoping to withdraw their money before the bank had been emptied by others who have withdrawn their money.
Bank Reserve Ratio	In many countries, banks require commercial banks to hold a certain amount of cash in their branches. If customers have cumulatively put £200bn of savings in a bank, and the Bank Reserve Ratio is 10%, then the bank must hold at least £20bn of cash in their branches. Currently, there is no Bank Reserve Ratio Requirement in the UK.
Capital Ratio Requirement	The Capital Ratio is the ratio of the bank's assets relative to its liabilities. Under 'stress-test' conditions, the bank has to prove it could survive a hypothetical 'disaster scenario' where a percentage of its 'riskier' assets are not repaid.
Commercial Banks	Commercial Banks are licensed by the Bank of England to accept deposits, and to lend money.
A Commercial Bank's Balance Sheet	There are 2 parts to a Bank's Balance Sheet: Assets and Liabilities. Assets – money owned by the bank, plus money owed to the bank. Liabilities – money the bank owes to individuals and businesses.
Creditor	Someone who is <i>owed</i> money. A creditor is someone who has lent money out.
Debtor	Someone who <i>owes</i> money. A debtor is someone who has borrowed money.
Default	When a debt repayment is not honoured. The borrowed money is <i>not repaid</i> .
Interest Rate	1. The <i>Rate of Return on Savings</i> , and 2. The <i>Cost of Borrowing</i> .
Liquidity	Liquidity regards the ability to turn an asset into cash at its full value.
Moral Hazard	Moral hazard happens when an individual, or firm, is given an implicit <i>guarantee of support</i> in the event of making a loss. Moral Hazard leads to <i>more risks taken</i> .
Liquidity Ratio Requirements	The Liquidity Ratio is the ratio of liquid assets held by a bank relative to projected net cash withdrawals during a hypothetical 30-day market crisis. If the bank can prove it has enough liquid assets available to meet such demands, it will pass the Liquidity Ratio 'stress test'.
Systemic Risk / 'Too big to fail'	The idea that a business (e.g. a large commercial bank) is so big that if it were to go bankrupt, this could seriously <i>damage the entire economy</i> .

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JS Bruner



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