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THE BANKERS’ NEW CLOTHES

What’s Wrong with Banking
and What to Do about It



ANAT ADMATI &
MARTIN HELLWIG

NEW AND EXPANDED EDITION

The Banker S New Clothes

Roman Wölfel



The Banker S New Clothes:

The Bankers' New Clothes Anat Admati, Martin Hellwig, 2024-01-09 A Wall Street Journal Financial Times and Bloomberg Businessweek Book of the Year Why our banking system is broken and what we must do to fix it New bank failures have been a rude awakening for everyone who believed that the banking industry was reformed after the Global Financial Crisis and that we'd never again have to choose between massive bailouts and financial havoc The Bankers New Clothes uncovers just how little things have changed and why banks are still so dangerous Writing in clear language that anyone can understand Anat Admati and Martin Hellwig debunk the false and misleading claims of bankers regulators politicians academics and others who oppose effective reform and they explain how the banking system can be made safer and healthier Thoroughly updated for a world where bank failures have made a dramatic return this acclaimed and important book now features a new preface and four new chapters that expose the shortcomings of current policies and reveal how the dominance of banking even presents dangers to the rule of law and democracy itself **The Triple Crisis of Western Capitalism** T. Lauk, 2014-11-20 Tillmann C Lauk discusses law making at the European level and argues that problems with EU legislation banking regulation and currency debasement are due to a lack of democratic control He insists on the need for radical reform both of banking and of international money and makes an important contribution to the debate on the future of finance **The Bankers', Insurance Managers', and Agents' Magazine**, 1924 *Systemic Risk in the Financial Sector* Douglas W. Arner, Emiliós Avgouleas, Danny Busch, Steven L. Schwarcz, 2019-10-02 In late 2008 the world's financial system was teetering on the brink of systemic collapse While the impacts of the global financial crisis would be felt immediately at every level of the economy it would also send years long aftershocks through investment banking and regulatory circles worldwide More than a decade after the worst year of the global financial crisis what has been learned from its harsh lessons Are governments and regulators more prepared for another financial system failure that would significantly affect the real economy What may be the potential triggers for such a collapse to occur in the future *Systemic Risk in the Financial Sector Ten Years after the Great Crash* draws on some of the world's leading experts on financial stability and regulation to examine and critique the progress made since 2008 in addressing systemic risk The book covers topics such as central banks and macroprudential policies fintech regulators perspectives from the United States and the European Union the logistical and incentive challenges that impede standardization and collection clearing houses and systemic risk optimal resolution and bail in tools and bank leverage welfare and regulation Drawing on experts across disciplines including Howell Jackson John Geanakoplos Charles Goodhart Anat Admati Roberta Romano and Martin Hellwig *Systemic Risk in the Financial Sector* is the definitive guide to understanding the global financial crisis the safeguards being put into place to try to avoid similar crises in the future and the limitations of those safeguards *The Bankers' New Clothes* Anat Admati, Martin Hellwig, 2014 The past few years have shown that risks in banking can impose significant costs on the

economy Many claim however that a safer banking system would require sacrificing lending and economic growth The Bankers New Clothes examines this claim and the narratives used by bankers politicians and regulators to rationalize the lack of reform exposing them as invalid Anat Admati and Martin Hellwig argue that we can have a safer and healthier banking system without sacrificing any of its benefits and at essentially no cost to society They seek to engage the broader public in the debate by cutting through the jargon of banking clearing the fog of confusion and presenting the issues in simple and accessible terms

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