



European Prudential Banking Regulation and Supervision: The Legal Dimension (Routledge Research in Finance and Banking Law)

Larisa Dragomir

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The financial market events in 2007-2009 have spurred renewed interest and controversy in debates regarding financial regulation and supervision. This book takes stock of the developments in EU legislation, case law and institutional structures with regards to banking regulation and supervision, which preceded and followed the recent financial crisis. It does not merely provide an update, but anchors these developments into the broader EU law context, challenging past paradigms and anticipating possible developments. The author provides a systematic analysis of the interactions between the content of prudential rules and the mechanisms behind their production and application

European Prudential Banking Regulation and Supervision includes discussions of the European banking market structure and of regulatory theory that both aim to circumscribe prudential concerns. It scrutinises the content of prudential norms, proposes a qualification of these norms and an assessment of their interaction with other types of norms (corporate, auditing and accounting, consumer protection, competition rules). It also features an analysis of the underpinning institutional set-up and its envisaged reforms, focusing on the typical EU concerns related to checks and balances. Finally, the book attempts to revive the debate on supervisory liability, in light of the developments discussed.

This book will be of great value to all those interested in financial stability matters (practitioners, policy-makers, students, academics), as well as to EU law scholars.

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