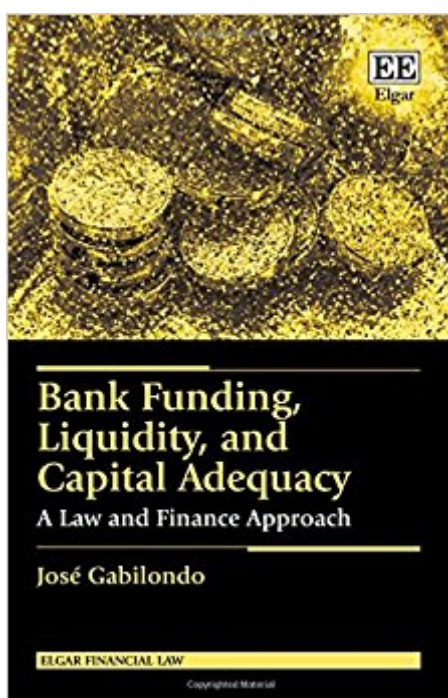


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# Bank Funding, Liquidity, And Capital Adequacy: A Law And Finance Approach (Elgar Financial Law Series)



## Synopsis

Focusing primarily on the banking system in the United States, this book offers an innovative framework that integrates a depository bank's liquidity and its capital adequacy into a unified notion of funding that helps to explain how the 2007-2008 crisis unfolded, why central banks succeeded in resolving the crisis, and how the conceptual legacy of the crisis and its resolution led to lasting changes in bank funding regulation, including new objective requirements for bank liquidity. To provide a comparative context, the book also examines the funding models of nonbank intermediaries like dealer banks and insurers. This book provides a nuanced understanding of bank funding practices for legal academics interested in banking regulation or corporate finance and helps place prudential regulation and the private law of funding in the context of the banking business model. Business model scholars, financial academics, and bank regulators will appreciate its readable, integrated approach to understanding some of the most current and conceptually challenging aspects of prudential regulation.

## Book Information

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'One of this book's greatest accomplishments is showing why banks still matter: they provide a useful lens for truly understanding our financial system. This book will be indispensable for anyone interested in how banks fund their operations. But it will be of equal interest to those who want to understand what led to the financial crisis of 2007-2009 and how we may go about trying to prevent or at least soften the next one.' --Manuel Utset, Florida State University  
In this very readable book,

Professor Gabilondo explores the heretofore unexamined issue of the challenges to bank funding in the aftermath of the 2008 financial crisis and the Dodd-Frank Act. The book should be read by anyone involved with bank financing, including policymakers.' --Tom Hazen, University of North Carolina, School of Law' Jose Gabilondo has recognized that the distinguishing characteristic of banking is not the making of loans but rather the taking of deposits. Bank Funding, Liquidity, and Capital Adequacy comes at a time when regulators are placing increasing emphasis on the liability side of the balance sheet. Through its examination of liquidity coverage ratio requirements and the anticipated net stable funding ratio requirements, this book helps to put the importance of funding in the financial system into a meaningful perspective.' --Oliver Ireland, Morrison and Foerster

Jose Gabilondo, Professor of Law, College of Law, Florida International University

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