

Financial Innovation in the Banking Industry

The Case of Asset Securitization

Lamia Obay



Financial Sector of the American Economy

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Financial Innovation in the Banking Industry Lamia Obay,2014-01-14 This book investigates the motivations behind the adoption of the technique of asset securitization by US commercial banks and its effects on the financial performances

Modern Banking Shelagh Heffernan,2005-05-05 Modern Banking focuses on the theory and practice of banking and its prospects in the new millennium The book is written for courses in banking and finance at Masters MBA level or undergraduate degrees specialising in this area Bank practitioners wishing to deepen and broaden their understanding of banking issues may also be attracted to this book While they often have exceptional and detailed knowledge of the areas they have worked in busy bankers may be all too unaware of the key broader issues Consider the fundamental questions What is unique about a bank and What differentiates it from other financial institutions Answering these questions begins to show how banks should evolve and adapt or fail If bankers know the underlying reasons for why profitable banks exist it will help them to devise strategies for sustained growth Modern Banking concludes with a set of case studies that give practical insight into the key issues covered in the book The core banking functions Different types of banks and diversification of bank activities Risk management issues and techniques Global regulation Basel 1 and Basel 2 Bank regulation in the UK US EU and Japan Banking in emerging markets Bank failure and financial crises Competitive issues from cost efficiency to mergers and acquisitions Case Studies including Goldman Sachs Bankers Trust Deutsche Bank Sumitomo Mitsui Bancomer

Booms and Busts: An Encyclopedia of Economic History from the First Stock Market Crash of 1792 to the Current Global Economic Crisis Mehmet Odekon,2015-03-17 This timely and authoritative set explores three centuries of good times and hard times in major economies throughout the world More than 400 signed articles cover events from Tulipmania during the 1630s to the U S federal stimulus package of 2009 and introduce readers to underlying concepts recurring themes major institutions and notable figures Written in a clear accessible style Booms and Busts provides vital insight and perspective for students teachers librarians and the general public anyone interested in understanding the historical precedents causes and effects of the global economic crisis Special features include a chronology of major booms and busts through history a glossary of economic terms a guide to further research an appendix of primary documents a topic finder and a comprehensive index It features 1 050 pages three volumes 8 1 2 X 11 topic finder photos chronology glossary primary documents bibliography and index

The Principles of Alternative Investments Management Ewelina Sokołowska,2015-06-24 The purpose of this book is to present the principles of alternative investments in management The individual chapters provide a detailed analysis of various classes of alternative investments on the financial market Despite many different definitions of alternative investments it can be assumed that a classical approach to alternative investments includes hedge funds fund of funds FOF managed accounts structured products and private equity venture capital Alternative investment in keeping with this broad

definition is the subject of consideration here The theoretical part of each chapter is meant to collect systematize and deepen readers understanding of a given investment category while the practical part of each focuses on an analysis of the current state of development of alternative investments on the global market and outlines the prospects of future market development This book will be a valuable tool for scholars practitioners and policy makers alike

Handbook of Finance and Development Thorsten Beck, Ross Levine, 2018-07-27 This Handbook provides a comprehensive overview of the relationship between financial and real sector development The different chapters written by leading contributors in the field survey research on the importance of financial development for economic growth the causes and consequences of financial fragility the historic development of financial systems in several major economies and regions of the world and the regulatory and supervisory underpinnings of financial sector development

Absicherung von Katastrophen-Risiko über Kapitalmärkte Mischa Ritter, 2007-12-16 Mischa Ritter untersucht die Ursachen des mangelnden Erfolgs alternativer Finanzinstrumente zur Absicherung von Naturkatastrophen Risiken anhand unterschiedlicher Kontraktcharakteristika und Marktumfeldfaktoren

Keynes and Modern Economics Ryuzo Kuroki, 2012-08-21 It is a little over seventy years since John Maynard Keynes produced his magnum opus The General Theory of Employment Interest and Money Keynes staggering achievement has been to remain relevant to economics and other disciplines even today and this book reflects that with an examination on his influence on modern economics Leading economists from a variety of backgrounds including Ed Nell and Heinz Kurz have joined forces in this volume with internationally respected Japanese scholars to produce a strong collection of contributions to the debate on Keynes monumental legacy This book will be vital reading for historians of economic thought economic methodologists as well as those economists with an interest in the overall development of their discipline

Micro and Macroeconomic Effects of Financial Innovation AA. VV., 2013-04-23T00:00:00+02:00 SOMMARIO G Goisis P Parravicini Introduction 1 M Bagella R Ciciretti Financial markets and the post crisis scenario 2 G Goisis Micro and macroeconomic effects of financial innovation in a domestic and international perspective 3 G Goisis M L Giorgetti P Parravicini F Salsano G Tagliabue Economies of scale and scope in the European banking sector 4 G Goisis P Parravicini Balance of payment deficits and the international financial downturn a few alternative assumptions 5 E Lancellotti The impact of financial innovation 6 A Montesano Risk allocation and uncertainty some unpleasant outcomes of financial innovation 7 G Palmerio Some thoughts of financial innovation and financial crisis 8 P Porta Great Depression n 2 finance and the real world 9 L Prosperetti Some regulatory lessons to be drawn from the financial crisis 10 B Rossignoli F Arnaboldi Financial innovation theoretical issues and empirical evidence in Europe 11 G Tagliabue The role of controls in the international financial crisis 12 S Zamagni The lesson and warning of a crisis foretold a political economy approach

The New Global Political Economy Riccardo Fiorentini, Guido Montani, 2012-01-01 The 2008 financial crisis is arguably the most dramatic outcome of globalization International economic integration if unregulated can bring about huge inequalities

and the destruction of the environment This thought provoking book illustrates why the old international order is unable to provide crucial global public goods such as monetary and financial stability in the fight against mass poverty and climate change The expert authors provide an in depth analysis of the causes of the financial crisis and the political economy measures required to build a safer and more stable international order They show how the financial crisis is deeply rooted in the flaws of the dollar standard and explain why the dollar and globalization should be considered together to understand the present challenges By way of conclusion the authors propose the creation of a World Eco Monetary Union with the power to regulate the global economy and to promote sustainable development This new macroeconomic approach presented contributes to the development of a more comprehensive supranational political economy As such this challenging book will prove a stimulating read for academics researchers and students with an interest in economics heterodox economics and international economics

Financial Innovation and Engineering in Islamic Finance Samir Alamad,2017-04-13 This book provides two important contributions to existing theories in the financial innovation literature First it extends the existing literature of innovation orientation to a completely new field and construct that is based on a religious imperative as a framework within which financial innovation is constrained It explains how an innovation orientation in IFIs can be directed within religious rules which indicates that innovation orientation in IFIs is a learning philosophy Second the book introduces and examines the plasticity of Shariah as a shared boundary object and its dynamic role in managing tension and conflicting values in the financial innovation process Furthermore building on the empirical results the study illustrates the insights that each theoretical lens affords into practices of collaboration and develops a novel analytical framework for understanding religious orientation towards financial innovation This practical contribution of the developed framework could form the basis for a standardised framework for the Islamic finance industry The book concludes by noting the policy and managerial implications of its findings and provides directions for further research

Innovations in Macroeconomics Paul J.J. Welfens,2009-12-23 Modern macroeconomics suffers from an unclear link between short term Keynesian analysis and long term growth modelling This book presents a new link between monetary analysis and growth modelling in open economies Structural change innovations and growth are considered from a new perspective With respect to economic policy in particular innovation policy the analysis implies major changes concerning both EU countries and other leading OECD economies

A Tale of Two Crises Seetharam Kallidaikurichi,2013-03-05 Some analysts looked at the 1997 98 East Asian crisis not as one crisis but as a combination of crises beginning with a crisis of confidence and evolving into a currency crisis a financial crisis an economic crisis a social crisis and a political crisis This book is a multidisciplinary study of financial crises in particular the Asian crisis of 1997 and the more recent global financial crisis of 2008 Looking at financial crises not as one crisis but as a combination of crises beginning with a crisis of confidence this study steps out of the traditional mould and examines financial crises from novel perspectives The book highlights that since the origin of a financial crisis is a

confidence crisis either in the whole economy or a particular sector the Asian and recent global crises could have backward and forward linkages to political regimes and institutions culture and tradition the role of the media society and societal evolution and development processes of regulatory regimes Through contributions by authors in fields ranging from sociology and political science media and Islamic banking to law and regulation this study adopts a broad framework for understanding financial crises and sheds light on the interwoven and complex structures and often overlooked aspects which contribute to the holistic understanding of this topic

The Global Financial Crisis Satyendra Nayak,2013-01-30 The Financial Crisis though originating in the US is global and comparable with the Great Depression of the 1930s The book takes both micro and macro view of the crisis It examines the evolution of the global monetary system and looks at the crisis from a systemic angle It examines the institutional changes in American capitalism and market mechanisms The dynamics of the market and its cyclical characters are discussed It examines the structural changes in the US economy The role of globalization and international funds flow their changing character and the growing interdependence among nations have been examined At the micro level the book discusses the subprime market and the gaps in the system that created the crisis It deals with the supervisory structure and growing influence of the derivatives market and the synthetic products that are threatening the financial system It also analyzes the fundamental changes in the global trading and payments patterns which are influencing the US balance of payments and the US dollar The secular changes in the structure of the US economy are impacting the global economy The work deals with the measures taken to resolve the crisis both in the US and on a global scale The reforms necessary to avoid the recurrence of the crisis are outlined The study aims to underline these factors and draw a perspective for the US dollar It is also proposed to draw a scenario for a more efficient and equitable global monetary system with a role for the US dollar along with a new vehicle for international payments and finance This would also include the reform of the global economic system and the IMF The special feature of the book is that it takes a holistic view of the problem The systemic and macro issues are discussed in addition to its microanalysis

Regulating Securitized Products R. Saleuddin,2015-07-14 Securitization regulation remains in the eyes of investors banks businesses bureaucrats and politicians one of the remaining unsolved puzzles of the post Global Financial Crisis landscape This book describes the key features of securitization including the most common structures and their uses as well as the motivations of the participants in these markets Important historical moments and case studies are frequently used to illustrate critical issues in the design and enforcement of regulation for securitized products This work is intended to contextualize and contribute to the highly specialized debates between policymakers regulators and the regulated financial intermediaries setting out an agenda for discussion as well as providing some strongly held views on possible solutions Written by an industry insider with over 20 years experience in the markets this book considers regulatory tools from all sides while avoiding common biases It is a valuable source for not only regulators and policymakers but also educators students and researchers in financial regulation

financial engineering and investment management *The Routledge Companion to Banking Regulation and Reform* Ismail Ertürk, Daniela Gabor, 2016-10-04 The Routledge Companion to Banking Regulation and Reform provides a prestigious cutting edge international reference work offering students researchers and policy makers a comprehensive guide to the paradigm shift in banking studies since the historic financial crisis in 2007 The transformation in banking over the last two decades has not been authoritatively and critically analysed by the mainstream academic literature This unique collection brings together a multi disciplinary group of leading authorities in the field to analyse and investigate post crisis regulation and reform Representing the wide spectrum of non mainstream economics and finance topics range widely from financial innovation to misconduct in banking varieties of Eurozone banking to reforming dysfunctional global banking as well as topical issues such as off shore financial centres Libor fixing corporate governance and the Dodd Frank Act Bringing together an authoritative range of international experts and perspectives this invaluable body of heterodox research work provides a comprehensive compendium for researchers and academics of banking and finance as well as regulators and policy makers concerned with the global impact of financial institutions Handbook of Empirical Corporate Finance SET Bjørn Espen Eckbo, 2008-12-23 This two volume set summarizes recent research on corporate decision making The first volume covers measurement and theoretical subjects as well as sources of capital including banks public offerings and private investors In the second volume contributors focus on the ways corporations are structured and the practices through which they can be bought and sold Thus its major subjects include dividends capital structure financial distress takeovers restructurings and managerial incentives Takes stock of the main empirical findings to date across an unprecedented spectrum of corporate finance issues Discusses everything from econometric methodology to raising capital and capital structure choice and to managerial incentives and corporate investment behavior Contributors are leading empirical researchers that remain active in their respective areas of expertise Writing style makes the chapters accessible to industry practitioners *Central Bank Policy* Perry Warjiyo, Solikin M. Juhro, 2019-07-25 Central Bank Policy Theory and Practice analyses various policies theories and practices adopted by central banks as well as the institutional arrangements underlying the principles of good governance in policy making It is the first book to comprehensively discuss the latest theories and practices of central bank policy **Changes in Our Financial System** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1988 **Handbook of Corporate Finance** Bjørn Espen Eckbo, 2007-05-21 Judging by the sheer number of papers reviewed in this Handbook the empirical analysis of firms financing and investment decisions empirical corporate finance has become a dominant field in financial economics The growing interest in everything corporate is fueled by a healthy combination of fundamental theoretical developments and recent widespread access to large transactional data bases A less scientific but nevertheless important source of inspiration is a growing awareness of the important social implications of corporate behavior and governance This Handbook takes stock of the main empirical findings to date across an

unprecedented spectrum of corporate finance issues ranging from econometric methodology to raising capital and capital structure choice and to managerial incentives and corporate investment behavior The surveys are written by leading empirical researchers that remain active in their respective areas of interest With few exceptions the writing style makes the chapters accessible to industry practitioners For doctoral students and seasoned academics the surveys offer dense roadmaps into the empirical research landscape and provide suggestions for future work The Handbooks in Finance series offers a broad group of outstanding volumes in various areas of finance Each individual volume in the series should present an accurate self contained survey of a sub field of finance The series is international in scope with contributions from field leaders the world over

Sticky Power Daniel Haberly, Dariusz Wójcik, 2022-05-02 This is an open access title available under the terms of a CC BY NC ND 4.0 International licence It is free to read at Oxford Scholarship Online and offered as a free PDF download from OUP and selected open access locations Although modern civilization revolves around money the nature of money is paradoxical It is nothing more than a representation of and medium for decentralized networks of social trust but its production is controlled by highly centralized networks of firms places and governments and there is never enough of it to go around Moreover given that the creation of money as credit is based on expectations money is at its heart an instrument for human agency to change the future However the financial systems that produce money are deeply rooted in the past and perpetuate themselves through history *Sticky Power* seeks to deepen our understanding of the paradox of money by introducing a novel conceptual lens Global Financial Networks to cast new light on the geography history politics and sociology of finance from the Middle Ages to the global financial crisis and beyond It shows that the power of finance is inherently sticky apparently new innovations such as offshore finance actually date back centuries and global financial networks more broadly have adapted to the rise and fall of empires and the development of new technologies while changing surprisingly little in their basic character or at most changing very slowly Haberly and Wójcik argue that a recognition of the mechanics of this durability calls for a new approach to reforming finance one less reactively focused on regulation and more proactively focused on building new institutional systems with a long term sticky power of their own

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