



Post-Crisis Banking Regulation: Evolution of economic thinking as it happened on Vox

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Everybody seemed to be caught off guard by the Global Financial Crisis that started in 2007, not least the financial regulators. They missed all the excessive risk-taking, the build-up of financial imbalances and the accumulation of vulnerabilities in the years and decades before the Crisis. What went wrong and how can we fix it?

There is no shortage of answers to this question, but if one wants to avoid the shrillness and politicisation of the mainstream discussion, there is no better place than VoxEU.org. The world's leading analysts have debated financial regulations in its columns, focusing on solid arguments and sound facts. While the Vox commentators often reach different conclusions, they are precise in their analysis and therefore directly shape the regulatory reform agenda.

This eBook collects some of the best Vox columns on financial regulations ranging over a wide area, starting with the fundamentals of financial regulations, moving on to bank capital and the Basel regulations, and finishing with the wider considerations of the regulatory agenda and the political dimension. Collecting columns from over the past six years, this eBook maps the evolution of leading thought on banking regulation.

What emerges from these pieces is the difficulty in regulating a financial system that simultaneously needs to be safe and also contribute to economic growth. Our understanding of how best to regulate the financial system has improved considerably since the onset of the Crisis. While the individual writers may disagree on the merits of particular regulatory initiatives, they all recognise the complexity of the problem, and all have made significant contributions to our mastery of financial regulations.

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