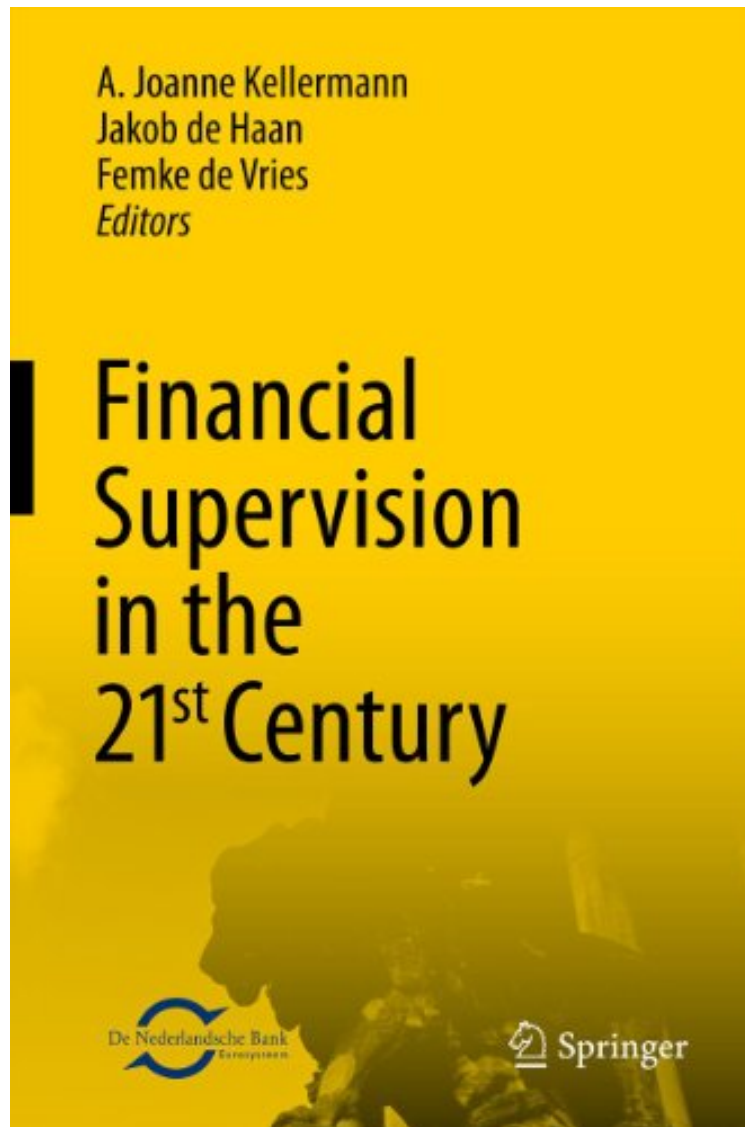


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# Financial Supervision in the 21st Century

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The financial crisis prompted financial supervisors to take a critical look at their own performance. The "toolkit" available to supervisors is considerably more varied than it was a few years ago. Supervision has become more forward-looking, taking into account also soft controls, such as conduct and culture, corporate governance, and business models of financial institutions. This collection of essays discusses several significant

changes in supervision methods and supervisory organisations and examines what methods contribute to 'good supervision'; and what can reasonably be expected of supervisors. The authors are experts in the field and most of them are affiliated to organisations responsible for financial supervision.

In my view, the essays collected in this volume provide a rich set of landmarks in a terrain that a great many regulatory practitioners financial and otherwise are already exploring. This volume helps clarify the aspirations of modern regulatory professionals as they confront increasingly complex and rapidly evolving risks. It highlights the strategic and organizational challenges a supervisory agency faces when it shifts its overarching framework from compliance-management to risk-control. And it provides an illuminating collection of innovative ideas, many of which could readily and usefully be translated into other regulatory settings. I heartily commend it to you.

Malcolm K. Sparrow, Professor of the Practice of Public Management at the Harvard Kennedy School, Cambridge, MA, USA

From the Back Cover

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