



Building Strong Banks Through Surveillance and Resolution

Charles Enoch, David Marston, Michael Taylor

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Since the mid-1990s, economic observers have kept a watchful eye on the financial sector because of its potential to spark economic crises. Banks in particular have come under close scrutiny. *Building Strong Banks through Surveillance and Resolution* offers guidance on setting up regulatory and supervisory regimes that can help to prevent crises, and on dealing with turmoil, should a crisis erupt. The book contains a collection of essays-drawn from practical experience-on a wide range of issues germane to bolstering the banking and financial sector, including developing adequate standards for loan classification, and provisioning and promoting deep and liquid money markets. The government's lender-of-last-resort function, resolution and recapitalization of failed banks, organizing an effective regulatory framework, and moral hazard are all covered in this volume, whose strong practical flavor grows out of the authors' close involvement with these issues.

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