



## Capital Adequacy beyond Basel: Banking, Securities, and Insurance

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This book is timely since the Basel Committee on Banking Supervision at the Bank for International Settlements is in the process of making major changes in the capital rules for banks. It is important that capital adequacy regulation helps to achieve financial stability in the most efficient way. Capital adequacy rules have become a key tool to protect financial institutions. The research contained within the book covers some key issues at stake in the capital requirements for insurance and securities firms. The contributors are among the leading scholars in financial economics and law. Their contributions analyze the use of subordinated debt, internal models, and rating agencies in addition to examining the effect on capital of reinsurance, securitization, credit derivatives, and similar instruments.

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#### Review

"This book, by lawyers, economists, and experienced financial specialists, evaluates various aspects of risk management and the associated needs of banks, securities firms, and insurance companies for capital...this is a useful source for anyone concerned with the evolution and well-being of the world financial system."--*Foreign Affairs*

#### About the Author

Hal S. Scott is at Harvard Law School.

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