

# **Risk Regulations and Compliance**

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### **Abstracts**

This report describes the role of universal banking in UK, its structure and the regulatory challenges of the universal banking model. It further explained how global financial crisis got worse by it and how regulatory authorities responded to it and suggestions are given to improve it.



#### **Contents**

Abstract:

Introduction:
i) Describe the structure of the UK banking system and assess the regulatory
challenges of the universal banking model.

- ii) How relevant was the existence of such a banking model to the amplification of the effects of the global financial crisis to the British economy?
- iii) What was the reaction of the regulatory authorities in the light of this financial crisis? Do you believe they managed to accommodate the perils of it and, especially, the systemic risk exacerbation?

Regulatory responses: Improve incentives:

iv) What would be your suggestions, as regulatory experts, for the improvement of the regulatory/supervisory framework, in order to avoid such incidences of systemic?

Financial crises in the future:

- (1) Promote robust supervision and regulation of financial firms.
- (2) Establish comprehensive supervision of financial markets.
- (3) Protect consumers and investors from financial abuse.
- (4) Provide the government with the tools it needs to manage financial crises.
- (5) Raise international regulatory standards and improve international cooperation.

Conclusion:

References:



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