



## The Oxford Handbook of Banking, Second Edition (Oxford Handbooks)

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### The Oxford Handbook of Banking, Second Edition (Oxford Handbooks)

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*The Oxford Handbook of Banking, Second Edition* provides an overview and analysis of developments and research in banking written by leading researchers in the field. This handbook will appeal to graduate students of economics, banking and finance, academics, practitioners, regulators, and policy makers. Consequently, the book strikes a balance between abstract theory, empirical analysis, and practitioner, and policy-related material.

The Handbook is split into five parts. Part I, The Theory of Banking, examines the role of banks in the wider financial system, why banks exist, how they function, and their corporate governance and risk management practices. Part II deals with Bank Operations and Performance. A range of issues are covered including bank performance, financial innovation, and technological change. Aspects relating to small business, consumer, and mortgage lending are analysed together with securitization, shadow banking, and payment systems. Part III entitled Regulatory and Policy Perspectives discusses central banking, monetary policy transmission, market discipline, and prudential regulation and supervision. Part IV of the book covers various Macroeconomic Perspectives in Banking. This part includes a discussion of systemic risk and banking and sovereign crises, the role of the state in finance and development as well as how banks influence real economic activity. The final Part V examines International Differences in Banking Structures and Environments. This part of the Handbook examines banking systems in the United States, European Union, Japan, Africa, Transition countries, and the developing nations of Asia and Latin America.

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### Editorial Review

#### Review

*"The Oxford Handbook of Banking, Second Edition* provides a comprehensive evaluation of the role of banking in the world economy. Many of the top experts in the world integrate theory and evidence to help inform our understanding of banking and its regulation. There is careful analysis of recent events during the financial crisis as well as the full range of historical experience. The sophisticated discussion is useful both for banking experts and novices."

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Jeremy Stein, *Moise Y. Safra Professor of Economics, Harvard University*

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Philip Molyneux is Dean of the College of Business, Law, Education and Social Sciences, and Professor of Banking and Finance at Bangor Business School, Bangor University, Wales. His main area of research is on the structure and efficiency of banking markets and he has published widely in this area, recent publications appear in the Journal of Money, Credit and Banking, Journal of Banking & Finance and the Review of Finance. In the past has acted as a consultant to: New York Federal Reserve Bank, World Bank, European Commission, UK Treasury; Citibank Private Bank, Barclays Wealth, McKinsey, Credit Suisse and various other international banks and consulting firms.

John O. S. Wilson is Professor of Banking and Finance and Director for the Centre for Responsible Banking and Finance at the University of St Andrews, Scotland. His research interests focus on the areas of industrial organization, banking and credit unions. He is Associate Editor to the British Accounting Review, European Journal of Finance and the Journal of Money Credit and Banking and sits on the editorial boards of a number of journals including the Journal of Business Finance and Accounting and the Journal of Financial Economic Policy. In the period June 2011 to April 2012, John served as a full member of a Commission on Credit Unions established by the Irish Government.

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