

Global Financial Crisis and Risk Management

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Abstract: This paper explores the 2008 financial crisis. It looks at its causes, consequences, and the changes that were effected to prevent the global economy from a similar crisis in the future. The crisis began in the United States, spread quickly, and ended up affecting the global population's jobs, homes, and savings. The paper identifies the Federal Reserve's financial policies, subprime mortgages, and credit default swaps (CDS) as the main causes of the 2008 financial crisis – each of these factors played a significant part in leading to the crisis. The combination of these factors made the effects of the 2008 financial crisis even more severe, leading to a broader economic downturn. The consequences of the crisis included increased regulation of the financial industry, government intervention through bailouts, a decline in housing prices, higher unemployment rates, and the breakdown of significant several major banks and financial institutions. These consequences were severe and governments had to come up with solutions to prevent a similar happening in the future through measures like the Dodd-Frank Act and the Basel III framework.

Keywords: financial crisis, government intervention, banking regulation

1. Introduction

The 2008 financial crisis was a turning point in the history of the global economy, triggering a recession that had far-reaching effects on financial systems, governments, and individuals worldwide. It is regarded as the worst economic crisis to hit the world since the Great Depression. The crisis originated in the United States and spread fast to other parts of the world with its impact being felt throughout the world. Several factors can be attributed to the 2008 financial crisis, including the housing market bubble and financial deregulation. The proliferation of various complex financial instruments was also a serious factor in the 2008 financial crisis. According to Murphy, financial approaches such as theoretical modeling based on unrealistic assumptions led to mispricing in a massively unregulated market for credit default swaps following the high residential mortgage defaults [1]. This statement shows the role of housing marketing and unregulated financial approaches contributing to the crisis. The effects of this crisis were severe, with people losing their jobs, homes, and even savings.

The Federal Reserve played a significant role leading to the 2008 financial crisis as Lin and Treichel explore [2]. The country's banker's low interest-rate policy, lack of appropriate financial regulations, and housing policies that facilitated the expanding mortgage market to low-income borrowers greatly fueled the 2008 financial crisis. Additionally, the crisis was a result of excess demand in the United States due to public debt, tax cuts, and overconsumption by households, which

The Financial System Today

Quan-Hoang Vuong



The Financial System Today:

The Financial System Today Eric E. Rowley,1987

The Financial System and the Economy Maureen

Burton,Bruce Brown,2014-12-18 Attempts to assess whether the United States is in economic decline Appropriate to general readers as well as economics students and scholars this book examines the fears of Americans about their economic future

Reform of the Nation's Banking and Financial Systems United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance,1988

How the

Financial System Can Best be Shaped to Meet the Needs of the American People United States. Congress. House.

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The Disintegration of the Worlds Financial System Rolf A.

F. Witzsche,2003

Financial Markets in Vietnam's Transition Economy Quan-Hoang Vuong,2010-02-10 In 1986 Vietnam initiated its extensive economic reform program known as Doi Moi which saved the country then in a devastating economic crisis from a collapse The introduction of market system has brought back substantial changes in both people s life and the national economy Market mechanism commercial institutions private properties and capital goods ownership free trade have since come into existence Gradually financial markets have grown up to be a critically component of Vietnam s economic transition This book provides some in depth introduction and analysis of Vietnam s financial markets with emphasis on corporate debts and equity gold and foreign exchange It may be regarded as one of the most important contributions to the literature of Vietnam s financial economics thus far It contains original research results which should benefit readers with interest in understanding the contemporary issues of Vietnam s economy for either business or academic purposes In addition policy makers and international donors could also find its insights and implications useful many of which are original and supported by empirical evidences

Legislative Proposals to Restructure Our Financial System United States.

Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1988

New International Financial System, The:

Analyzing The Cumulative Impact Of Regulatory Reform Douglas D Evanoff,Andrew G Haldane,George G

Kaufman,2015-10-27 Ever since the Great Recession the global financial regulatory system has undergone significant changes But have these changes been sufficient Have they created a new problem of over regulation Is the system currently in a better position than in the pre Recession years or have we not adequately addressed the basic causes of the financial crisis and resulting Great Recession These were the questions and issues addressed in the seventeenth annual international banking conference held at the Federal Reserve Bank of Chicago in November 2014 In collaboration with the Bank of England the theme of the conference was to examine the state of the new global financial system as it has evolved in response to significant market changes and regulatory reforms triggered by the global financial crisis The papers from that conference are collected in this volume with contributions from an international array of government officials regulators industry practitioners and academics

Risk Management in Volatile Financial Markets Franco Bruni,D.E.

Fair, Richard O'Brien, 2012-12-06 intense competition on banks and other financial institutions as a period of oligopoly ends more rather than less innovation is needed to help share undiversifiable risks with more attention to correlations between different risks Charles Goodhart of the London School of Economics LSE while questioning the idea that volatility has increased concludes that structural changes have made regulation more problematic and calls for improved information availability on derivatives transactions In a thirteen country case study of the bond market turbulence of 1994 Bo rio and McCauley of the BIS pin the primary causes of the market decline on the market's own dynamics rather than on variations in market participants' apprehensions about economic fundamentals Colm Kearney of the University of Western Sydney after a six country study of volatility in economic and financial variables concludes that more international collaboration in managing financial volatility other than in foreign exchange markets is needed in Europe Finally Stokman and Vlaar of the Dutch central bank investigate the empirical evidence for the interaction between volatility and international transactions in real and financial assets for the Netherlands concluding that such influence depends on the chosen volatility measure The authors suggest that there are no strong arguments for international restrictions to reduce volatility

INSTITUTIONAL ISSUES AND PRACTICES The six papers in Part C focus on what market participants are doing to manage risk

The Operations of Hedge Funds and Their Role in the Financial System United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Capital Markets, Securities, and Government Sponsored Enterprises, 1999

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