

# Mapping the UK financial system

By Oliver Burrows and Katie Low of the Bank's Macro-financial Risks Division and Fergus Cumming of the Bank's Monetary Assessment and Strategy Division.<sup>(1)</sup>

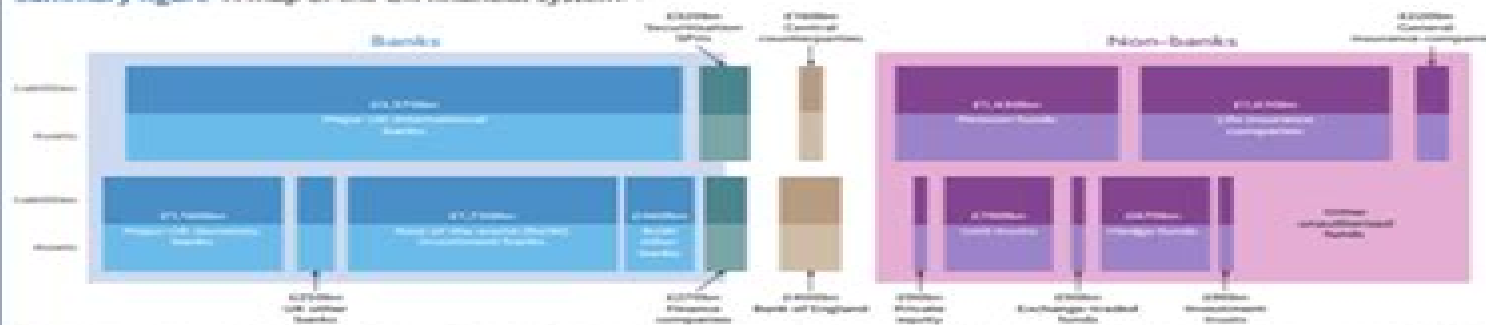
- The United Kingdom's financial system is large and has grown rapidly in recent decades. Understanding its structure is an important starting point for a wide range of policy questions.
- One way into this is through the balance sheets of financial firms. This article paints a picture of the financial system by exploring those balance sheets, first using data currently available and then looking ahead to new avenues of research that should further improve our understanding.

## Overview

The financial system is an ever-present feature of most people's lives and a critical part of the economy. It is very large relative to the amounts of money most people deal with on a daily basis even when summed over the whole country: for instance, while UK residents earn around £1 trillion in wages per year, the balance sheets of UK financial firms are around £20 trillion. These balance sheets have grown rapidly in recent decades and the UK financial system is bigger, relative to the size of the economy, than that of most other countries.

Understanding the nature of the financial system and its links to borrowers and savers in the real economy, such as households and companies, is an important starting point for a wide range of policy questions. For instance, when analysing the impact of a change in incomes or interest rates,

Summary figure: A map of the UK financial system<sup>(2)</sup>



(2) Figures are used in proportion to their total financial assets including derivatives and cross-border exposures of foreign-owned bank branches. For more detail on sectors and sources see main article text and footnote to Figure 5.

[Click here for a short video that builds up the map presented in this article.](#)

(1) The authors would like to thank David Matthews (OPE) and Ivan Lavinia for their help in producing this article.

# The British Financial System

**R. C. Michie**



## **The British Financial System:**

The UK Financial System Michael J. Buckle, John L. Thompson, 2004 This book explains the way in which the financial system of the United Kingdom works and discusses the issues raised by recent extensive changes to the system It gives both the institutional structure and the economic theory behind the financial systems *The UK Financial System* Michael J. Buckle, John L. Thompson, 1995 **The UK Financial System** M. Buckle, John L. Thompson, 1998 Transforming conflict through social and economic development examines lessons learned from the Northern Ireland and Border Counties conflict transformation process through social and economic development and their consequent impacts and implications for practice and policymaking with a range of functional recommendations produced for other regions emerging from and seeking to transform violent conflict It provides for the first time a comprehensive assessment of the region's transformation activity largely amongst grassroots actors enabled by a number of specific funding programmes namely the International Fund for Ireland Peace I II and III and INTERREG I II and IIIA These programmes have been responsible for a huge increase in grassroots practice which to date has attracted virtually no academic analysis this book seeks to fill this gap In focusing on the politics of the socioeconomic activities that underpinned the elite negotiations of the peace process key theoretical transformation concepts are firstly explored followed by an examination of the social and economic context of Northern Ireland and the border counties The three programmes and their impacts are then assessed before considering what policy lessons can be learned and what recommendations can be made for practice This is underpinned by a range of semi structured interviews and the author's own experience as a project promoter through these programmes in the border counties for more than a decade The book will be essential reading for students practitioners and policymakers in the fields of peace and conflict studies conflict transformation peacebuilding post agreement reconstruction and the political economy of conflict and those interested in contemporary developments in the Northern Ireland peace process The UK financial system Mike Buckle, John Thompson, 2016-10-21 The UK financial system now in its fifth edition provides an up to date discussion of the UK financial system and the changes affecting it Throughout the world the nature and regulation of financial systems have changed dramatically following the global financial crisis In this text the necessary underlying theory is introduced and a range of relevant statistics provided in each chapter to supplement the narrative Coverage includes a critique of the UK financial institutions and markets as well as regulation emanating both from within the UK and also from supranational bodies such as the Bank for International Settlements and the European Union The discussion is based on both the underlying theory as well as the operating practices of the institutions and markets Each supplemented by a comprehensive glossary the book is subdivided into three main sections financial institutions financial markets and the regulation of banks and other financial institutions The book will be essential reading to lecturers and undergraduate students enrolled on courses in financial economics and banking The German Financial System Jan Pieter Krahmen

(editor), Reinhard H. Schmidt, 2004 Written by a team of scholars predominantly from the Centre for Financial Studies in Frankfurt this volume provides a descriptive survey of the present state of the German financial system and a new analytical framework to explain its workings

**The United Kingdom Financial System in Transition** Michael J. Buckle, John L. Thompson, 1992 This text aims to provide a detailed explanation of the workings of the UK financial system It details both the institutional structure and the economic theory behind the financial system and discusses the extensive changes brought about by the single European market of 1992

The New Europe: Evolving Economic and Financial Systems in East and West D.E. Fair, R. Raymond, 2012-12-06 The papers collected in this volume are those presented at the seventeenth Colloquium arranged by the Societe Universitaire Europeenne de Recherches Financieres SUERF which took place in Berlin in October 1992 The Society is supported by a large number of central banks and commercial banks by other financial and business institutions and by personal subscriptions from academics and others interested in monetary and financial problems Since its establishment in 1963 it has developed as a forum for the exchange of information research results and ideas among academics and practitioners in these fields including central bank officials and civil servants responsible for formulating and applying monetary and financial policies national and international A major activity of SUERF is to organise and conduct Colloquia on subjects of topical interest to its members The titles places and dates of previous Colloquia for which volumes of the collected papers were published are noted on the last page of this volume

**United Kingdom: Financial Sector Assessment Program-Financial System Stability Assessment** International Monetary Fund, International Monetary Fund. Monetary and Capital Markets Department, 2022-02-23 The U K financial sector is globally systemic open and complex It has weathered the COVID 19 pandemic fittingly thanks to the post GFC reforms a proactive macroprudential stance and an effective multipronged response to maintain financial stability Brexit uncertainties are being handled appropriately as the U K and EU authorities and the financial industry collaborate to prevent undesirable financial stability outcomes The endpoint of the pandemic remains unclear as does the actual impact on the financial system once support measures wane At this juncture therefore financial stability conditions in the United Kingdom are being shaped by three key considerations i the evolving U K EU relationship on financial services ii securing a sustainable and robust post pandemic economic recovery and iii successfully managing ongoing structural transitions

*British Banking* R. C. Michie, 2016 The Global Financial Crisis made its first appearance in Britain towards the end of 2007 with the failure of the Northern Rock Bank It then reached an unparalleled intensity a year later when the government was forced to intervene to prevent the collapse of Lloyds HBOS and RBS Natwest Before these events the British banking system possessed a long established reputation for resilience and competence that made it one of the most admired and trusted in the world The financial crisis of 2007 8 and the subsequent revelations about the behaviour of bankers destroyed that reputation and drove a desire for a complete reform of the British banking system Forgotten in this headlong rush towards radical restructuring were the reasons why the British banking

system had become so admired and trusted The aim of this book is to explain why the British banking system gained its reputation for resilience and competence maintained it for over 100 years and then lost it in such a rapid and spectacular fashion To achieve that aim requires a study of the entire banking system Banks are key components of a complex financial system continually interacting with each other and constantly changing over time This makes the conventional distinctions drawn between different types of banks including those specialising in international finance savings and loans corporate lending and retail deposits and borrowing inappropriate for any long term analysis The distinctions between different types of banks were neither absolute nor permanent but relative and temporary Banks were also central to both the payments system and the money market without which no modern economy could function What this book is about is the development of the British banking system as a whole over more than three centuries Only with such an understanding is it possible to appreciate what the British banking system achieved and then maintained from the middle of the 19th century onwards why it was lost in such a short space of time and what needs to be done to return it to the position it once occupied Without such an understanding the mistakes of the recent past are destined to be repeated time and gain The Future of Financial Systems and Services Edward P.M. Gardener,2015-12-22 This volume of essays comprises a systematic collection of views from scholars and practitioners on the future of financial systems and services and reflects the fact that the financial industry worldwide is involved in a major restructuring process *United Kingdom: Financial Sector Assessment Program-Detailed Assessment of Observance of Insurance Core Principles Issued by the International Association of Insurance Supervisors* International Monetary,Fund. Monetary and Capital Markets Department,2022-04-08 The regulatory framework for insurance supervision in the United Kingdom is sophisticated and the authorities are leaders in supervisory techniques Observance with the Insurance Core Principles ICPs is very high compared to peers with 17 ICPs observed and only 6 out of 24 ICPs determined to be largely observed and 1 partly observed **United Kingdom: Financial Sector Assessment Program-Some Forward Looking Cross-Sectoral Issues** International Monetary,Fund. Monetary and Capital Markets Department,2022-04-08 The United Kingdom faces significant money laundering threats from foreign criminal proceeds owing to its status as a global financial center but the authorities have a strong understanding of these risks The authorities estimated the realistic possibility of hundreds of billions of pounds of illicit proceeds being laundered in their jurisdiction The money laundering risks facing the United Kingdom include illicit proceeds from foreign crimes such as transnational organized crime overseas corruption and tax crimes Financial services trust and company service providers TCSPs accountancy and legal sectors are high risk for money laundering with also significant emerging risks coming from cryptoassets Some Crown Dependencies CDs and British Overseas Territories BOTs have featured in U K money laundering investigations Brexit and COVID pandemic have an impact upon the money laundering risks in the United Kingdom The authorities nevertheless have demonstrated a deep and robust experience in assessing and

understanding their ML TF risks Leveraging technology tools such as big data and machine learning to analyze cross border payments may add further dimension to their risk assessments This technical note TN will focus on key aspects of the United Kingdom s anti money laundering and countering the financing of terrorism AML CFT regime risk based AML CFT supervision entity transparency and international cooperation United Kingdom: Financial Sector Assessment Program-Select Issues in Financial Safety Net Arrangements and Financial Crisis Preparedness International Monetary Fund. Monetary and Capital Markets Department,2022-04-08 The United Kingdom U K bank resolution and financial crisis readiness arrangements are sound but with opportunities for continued and accelerated enhancements The U K authorities individual and collective crisis readiness including with other major jurisdictions continues to improve Mid 2022 all major U K banks and the authorities will issue the first public statements about these banks resolvability This is supported by a comprehensive special resolution regime SRR and resolvability assessment framework RAF for banks Yet there is space and a need to further enhance the SRR including its application to central counterparties CCPs and to introduce one for insurance companies Furthermore elements of the deposit insurance system and firm specific resolution decision making should be strengthened and implementation and reputation risk addressed

**The Origins of National Financial Systems** Douglas J. Forsyth,Daniel Verdier,2003-08-29 This book poses a systematic challenge to Gerschenkron s 1950s thesis on universal banks With contributions from leading scholars including Ranald Michie and Jaime Reis it provides solid and intriguing arguments throughout **Complexity and Crisis in the Financial System** Matthew Hollow,Folarin Akinbami,Ranald Michie,2016-01-29 What are the long term causes and consequences of the global financial crisis of 2007 2008 This book offers a fresh perspective on these issues by bringing together a range of academics from law history economics and business to look in more depth at the changing relationships between crises and complexity in the US and UK financial markets The contributors are motivated by three main questions Is the present financial system more complex than in the past and if so why To what extent and in what ways does the worldwide financial crisis of 2007 2008 differ from past financial crises How can governments regulators and businesses better manage and deal with increased levels of complexity both in the present and in the future Students and scholars of finance economics history financial law banking and international business will find this book to be of interest It will also be of use to regulators and policymakers involved in the US and UK banking sectors **The Growth and Role of UK Financial Institutions, 1880-1962** D. K. Sheppard,2006 First Published in 2005 Routledge is an imprint of Taylor Francis an informa company **Financial Structures and Regulation: A Comparison of Crises in the UK, USA and Italy** A. Roselli,2011-11-08 A survey of past financial crises starting with the great banking collapses of the interwar period The current turmoil has prompted a number of questions regarding both its origins and ways to avoid its repetition The historical background and the evolving institutional framework of banking and financial systems are at the center of this book The

UK Banking System and its Regulatory and Supervisory Framework C. Gola,A. Roselli,2015-12-11 An account of the principal phases in the development of the English banking system and an analysis of the financial structure of the economy of the UK The book focuses in detail on the regulatory and supervisory aspects of the UK banking system and the interactions between the structural aspects of the banking and supervisory system      **Banking and Finance** John F Wilson,Nicholas Wong,Steven Toms,2020-03-06 This shortform book presents key peer reviewed research selected by expert series editors and contextualised by new analysis from each author on how the specific field addressed has evolved The book features contributions on the development of banking regulation in Scotland the role of commercial banking on the functioning of the British corporate economy the impact of British monetary policy on small firm growth and the politics of corporate governance Of interest to business and economic historians this shortform book also provides analysis that will be valuable reading across the social sciences      **The British Financial System** Jack Revell,1973

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