

Regulation of Financial Markets

Is it good or bad? Would it work without it?

Two Main Reasons for Regulation are:

1. Increase information to investors (decrease asym. info)

- A. Decreases adverse selection and moral hazard problems
- B. SEC forces corporations to disclose information

2. Ensuring the soundness of financial intermediaries

- A. Prevents financial panics
- B. Chartering, reporting requirements, restrictions on assets and activities (banks - no stocks, insider trading, etc.), deposit insurance, and anti-competitive measures

Technology And The Regulation Of Financial Markets

David Baud



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