

Banking Regulation, Supervision and Financial Stability 2026

Reading list

1. Regulation Banks - Why and How?

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Dell'Ariccia, Giovanni, Deniz Igan, Luc Laeven, and Hui Tong, 2016. "Policies for Macrofinancial Stability: How to Deal with Credit Booms?" *Economic Policy* 86, 299-355.

Iyer, Rajkmal and Manju Puri, 2012. "Understanding Bank Runs: The Importance of Depositor-Bank Relationships and Networks". *American Economic Review* 102, 1414-45.

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2. Micro- and Macro-Pru Regulation

Admati, Anat and Martin Hellwig, 2024. *The Bankers' New Clothes*. Princeton University Press

Aiyar, Shekhar & Charles W. Calomiris & Tomasz Wieladek, 2014. "Does Macro-Prudential Regulation Leak? Evidence from a UK Policy Experiment," *Journal of Money, Credit and Banking*, 46(s1) 181-214.

Basel Committee on Banking Supervision, 2017. "High-level Summary of Basel III Reforms".

Cerutti, Eugenio, Stijn Claessens, and Luc Laeven, 2017. "The use and effectiveness of macroprudential policies: New evidence" *Journal of Financial Stability* 28, 203-24.

Demirguc-Kunt, A., E. Detragiache and O. Merrouche, 2013, "Bank Capital: Lessons from the Crisis", *Journal of Money, Credit and Banking* 45, 1147-64.

Freixas, Xavier; Luc Laven and Jose Luis Peydro (2015): *Systemic Risk, Crises, and Macroprudential regulation*, MIT Press

Jiménez Gabriel, Steven Ongena, José Luis Peydró and Jesús Saurina, 2017. "Macroprudential policy, countercyclical bank capital buffers and credit supply: Evidence from the Spanish dynamic provisioning experiments", *Journal of Political Economy* 125, 2126-77.

Jorda, Oscar, Bjoern Richter, Moritz Schularick and Alan Taylor. 2021. "Bank Capital Redux: Solvency, Liquidity, and Crisis", *Review of Economic Studies* 88, 260-86.

Mariathasan, Mike and Ouarda Merrouche, 2014. "The Manipulation of Basel Risk Weights", *Journal of Financial Intermediation* 23, 300-21.

3. Bank Supervision

Ampudia, Miguel, Thorsten Beck and Alex Popov, forthcoming. "Out with the New, In with the Old? Supranational Bank Supervision and the Composition of Firm Investment", *Journal of International Economics*, forthcoming.

Beck Thorsten, Consuelo Silva Buston and Wolf Wagner, 2023. "The Economics of Supranational Bank Supervision", *Journal of Financial and Quantitative Analysis* 58, 324-351

Bonfim, Cerqueiro, Degryse and Ongena, 2022, "On-site inspecting zombie lending", *Management Science* 69, 2547-67.

Degryse, Hans, Cedric Huylebroek and Barnardus Van Doornik 2025. "The disciplining effect of bank supervision: evidence from SupTech", working paper

Ivanov, Ivan and James Wang, 2022, "Bank Supervision and Corporate Credit Supply", *Management Science* 70, 3338-61.

Kok, Christoffer, Carola Mueller, Steven Ongena, and Cosimo Pancaro. 2023, "The disciplining effect of supervisory scrutiny in the EU wide stress tests". *Journal of Financial Intermediation* 53, Article 101015

4. Deposit Insurance and Bank Resolution

Beck, Thorsten, Samuel da-Rocha-Lopes and Andre Silva, 2021. "Sharing the Pain? Credit Supply and Real Effects of Bank Bail-ins", *Review of Financial Studies* 34, 1747-1788, 2021.

Beck, Thorsten, Deyan Radev and Isabel Schnabel, 2024. "Bank resolution regimes and systemic risk", working paper

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