



## Banking Regulation: Its Purposes, Implementation and Effects

February 10, 2021

This basic guide is a reference source on banking and bank regulation for the public, bankers and banking supervisors. The book also shows the challenges that bankers and regulators face in maintaining a sound and innovative financial system.

---

**Download** your copy of *Banking Regulation: Its Purposes, Implementation and Effects*

5th edition

by Kenneth Spong

### About This Book

This book covers many different aspects of banking regulation. Among these are the basic purposes of banking regulation in the United States, the historical development of our regulatory system, the basic powers of banks and bank holding companies, and the structure and general authority of the bank supervisory agencies. A major portion of the book also covers the individual regulations that help protect depositors and promote monetary stability, foster an efficient and competitive financial system, and provide consumer protection. The last chapter examines future trends in banking and bank regulation.

This publication is intended to be a basic guide and reference source on banking and bank regulation that will be of interest to the general public, bankers, and banking supervisors. In addition to providing a source of information on our bank supervisory process, this book attempts to show the challenges that bankers and regulators face in maintaining a sound and innovative financial system.

---