

The Regulation of the Financial System

- Commercial Banks and Investment Banks
- A Commercial Bank's Balance Sheet: Assets & Liabilities
- Banks: Liquidity, Profitability and Security
- The Role of:
 - The Bank of England
 - The Prudential Regulation Authority (PRA)
 - The Financial Policy Committee (FPC)
 - the Financial Conduct Authority (FCA)
- Liquidity Ratios and Capital Ratios
- Moral hazard
- Systemic risk

"You wouldn't give money to someone you didn't trust, would you? Making a deposit into a bank or building society account is like giving your trust to that organisation.

You trust that it will look after your money and, when you want to access that money again, it will be there".

From the website of the

The Bank of England's Prudential Regulation Authority

Financial Markets – Key Terms

Key Term	Definition / Explanation
Bad Debts	Bad Debts refer to debts that are unlikely to be repaid. Bad debts usually arise from lending money to unreliable borrowers. Sometimes called 'Non-Performing Loans'.
The Bank of England	The Bank of England is the Central Bank of the UK. Amongst other roles, it oversees and regulates the UK Financial Markets. The Prudential Regulation Authority and the Financial Policy Committee are part of the Bank of the England. They run 'stress tests' to see if banks can absorb unexpected losses in a hypothetical 'disaster scenario'.
Bank Run	When news spreads that a bank is in financial trouble, customers rush to the bank, hoping to withdraw their money before the bank had been emptied by others who have withdrawn their money.
Bank Reserve Ratio	In many countries, banks require commercial banks to hold a certain amount of cash in their branches. If customers have cumulatively put £200bn of savings in a bank, and the Bank Reserve Ratio is 10%, then the bank must hold at least £20bn of cash in their branches. Currently, there is no Bank Reserve Ratio Requirement in the UK.
Capital Ratio Requirement	The Capital Ratio is the ratio of the bank's assets relative to its liabilities. Under 'stress-test' conditions, the bank has to prove it could survive a hypothetical 'disaster scenario' where a percentage of its 'riskier' assets are not repaid.
Commercial Banks	Commercial Banks are licensed by the Bank of England to accept deposits, and to lend money.
A Commercial Bank's Balance Sheet	There are 2 parts to a Bank's Balance Sheet: Assets and Liabilities. Assets – money owned by the bank, plus money owed to the bank. Liabilities – money the bank owes to individuals and businesses.
Creditor	Someone who is owed money. A creditor is someone who has lent money out.
Debtor	Someone who owes money. A debtor is someone who has borrowed money.
Default	When a debt repayment is not honoured. The borrowed money is not repaid .
Interest Rate	1. The Rate of Return on Savings, and 2. The Cost of Borrowing.
Liquidity	Liquidity regards the ability to turn an asset into cash at its full value.
Moral Hazard	Moral hazard happens when an individual, or firm, is given an implicit guarantee of support in the event of making a loss. Moral Hazard leads to more risks taken .
Liquidity Ratio Requirements	The Liquidity Ratio is the ratio of liquid assets held by a bank relative to projected net cash withdrawals during a hypothetical 30-day market crisis. If the bank can prove it has enough liquid assets available to meet such demands, it will pass the Liquidity Ratio 'stress test'.
Systemic Risk / 'Too big to fail'	The idea that a business (e.g. a large commercial bank) is so big that if it were to go bankrupt, this could seriously damage the entire economy .

Teacher Resource Bank Aqa Law

L Darling-Hammond



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Becoming a Teacher Alan Newland, 2021-09-10 Accessible readable and engaging Becoming a Teacher draws on Alan Newland's decades of professional work and academic study in education to set out the key principles for developing and understanding the professional values essential to becoming a good teacher The book features a constructive examination of the Teachers Standards and shares a series of illustrative scenarios exemplar strategies and practical resources that will equip trainee teachers with easy to understand but justifiable rationales to deal with a range of contentious and sensitive issues that they are likely to encounter during the course of their career It also explores a series of searching questions relating to the philosophical nature of teaching the definitions of legal ethical and moral responsibility as a teacher and what it means objectively to be professional Becoming a Teacher therefore serves as a professional studies course reader for trainees and early career teachers as well as a core text for tutors lecturers mentors and CPD leads delivering both the compulsory aspects of the ITT Core Content Framework for all qualified teacher status QTS courses and Early Career Framework CPD

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hard line conservative clergy run Islamic republic 1979 this book focuses on the ways this process has impacted the Qashqa i a rural nomadic tribally organized Turkish speaking ethnic minority of a million and a half people who are dispersed across the southern Zagros Mountains Analysing the relationship between the tribal polity and each of the two regimes the book goes on to explain the resilience of the people s tribal organizations kinship networks and politicized ethnolinguistic identities to demonstrate how these structures and ideologies offered the Qashqa i a way to confront the pressures emanating from the two central governments Existing scholarly works on politics in Iran rarely consider Iranian society outside the capital of Tehran and beyond the reach of the details of national politics Local level studies on Iran accounts of the ways people actually lived are now rare especially after the revolution Based on long term anthropological research Nomads in Postrevolutionary Iran provides a unique insight into how national level issues relate to the local level and will be of interest to scholars and researchers in Anthropolgy Iranian Studies and Middle Eastern Studies Daily Report ,1993-12-21 **Subject Guide to Books in Print** ,1997 *Faxon ... Librarians' Guide* ,1978 **Subject Guide to Children's Books in Print 1997** Bowker Editorial Staff,R R Bowker Publishing,1996-09 **Library Catalogue: Subject catalogue** University of London. School of Oriental and African Studies. Library,1963 British and International Music Yearbook ,2002 The directory of the classical music industry *Faxon ... Librarians' Guide to Serials* ,1990 **Who's Who Among Black Americans, 1985** Who's Who Among Black Americans,1985-12 **The Times Index** ,2011 Indexes the Times Sunday times and magazine Times literary supplement Times educational supplement Times educational supplement Scotland and the Times higher education supplement *People of Today* ,2006

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