



Springer

1st  
edition

2015, XVII, 122 p. 38 illus.

**Printed book**

Hardcover

**Printed book**

Hardcover

ISBN 978-4-431-55253-6

\$ 169,99

Available

**Discount group**

Professional Books (2)

**Product category**

Proceedings

**Series**

ADB Institute Series on Development Economics

**Other renditions**

Softcover

ISBN 978-4-431-56413-3

Economics : Macroeconomics/Monetary Economics/Financial Economics

, , (Eds.), ADB Institute, Chiyoda-ku, Japan

# Financial System Stability, Regulation, and Financial Inclusion

- It provides up-to-date insights on the trade-offs between financial stability and moves to increase competition in the financial sector
- It provides a comprehensive view of policy tools for supporting increased financing for SMEs, including credit data bases
- It provides a comprehensive overview of issues related to providing finance for poorer households and SMEs, including the roles of financial education and consumer protection

Financial authorities face a number of key challenges, including maintaining financial stability; ensuring long-term finance for stable economic growth; promoting greater access to financial services for both households and small and medium-sized enterprises (SMEs); and fostering a competitive financial industry. Access to finance for SMEs is particularly important, given their large shares in economic activity and employment in Asian economies. Striking the appropriate balance in achieving these objectives through financial supervision and regulation is an important policy issue for financial regulators. This book is the record of a joint conference in 2014 organized by the Asian Development Bank Institute; Financial Services Agency, Japan; and International Monetary Fund Regional Office for Asia and the Pacific on the topic of financial system stability, regulation, and financial inclusion. Participants included noted scholars, policymakers, and financial industrial participants from Asia. ADB Institute The ADB Institute, located in Tokyo, is the think tank of the Asian Development Bank. Its mission is to identify effective development strategies and improve development management in ADB's developing member countries.

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ISBN 978-4-431-55253-6 / BIC: KCB / SPRINGER NATURE: SCW32000

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