This chapter explores the European banking supervision and regulatory architecture. The aim of the introduction of European policy and law in bank regulation is to build a single market in financial services and to give effect to the freedom of movement of capital. In the midst of the global financial crisis in 2008, the European Commission established a high-level group of experts chaired by Jacques de Larosière to recommend a blueprint for financial supervision in the EU going forward. The de Larosière Report provided a comprehensive analysis of the weaknesses in the financial sector in the EU and recommended stronger regulatory governance in many areas. The chapter then considers the Banking Union, a policy that introduces a new supervisory architecture for euro-area banks.
7. European banking supervision and regulatory architecture

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