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Palgrave Macmillan Studies in Banking and Financial Institutions
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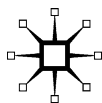
Bank Behaviour and Resilience

The Effect of Structures, Institutions and Agents

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Softcover reprint of the hardcover 1st edition 2013 978-0-230-20247-4

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First published 2013 by
PALGRAVE MACMILLAN

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Palgrave Macmillan in the US is a division of St Martin's Press LLC, 175 Fifth Avenue, New York, NY 10010.

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ISBN 978-1-349-30051-8 ISBN 978-1-137-30816-0 (eBook)

DOI 10.1057/9781137308160

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A catalogue record for this book is available from the British Library.

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10 9 8 7 6 5 4 3 2 1
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To Nuran and Kaan

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Acknowledgements

This book owes a debt of intellectual gratitude to two distinguished international political economists, Susan Strange and Wyn Grant, who taught me during my studies at the University of Warwick and who first opened my eyes to the advantages of an eclectic approach, of establishing ‘who gets what, when, how, and why’ and of looking out for ‘black swans’ for falsification. During my doctorate, my supervisors at Monash University, the late Dennis Woodward, Graeme Hodge, and Michael Skully, offered generous feedback that helped me engage with the Australian political economy, banking and finance, and offered endless support and encouragement throughout my academic life.

I am heavily indebted to John Laker, Chairman of the Australian Prudential Regulation Authority. He generously shared his insights during interviews and, for my second round of interviews in June 2010, put me in contact with prudential regulators, central bankers, bankers and policy makers who have played key roles in Australian financial and monetary governance over the last thirty years. Without his support and encouragement, this book would not have been completed.

I thank Darja and Emre Irdam, and Aydin Gunduz for research assistance; and Hatice Acur, Edip Bakir, Vivien Schmidt, Stephen Bell, Benjamin Cohen, William D. Coleman, Geoffrey Underhill, Frank Stilwell, and Dick Bryan for their feedback, support and encouragement in the early stages of this project.

My deepest intellectual debts are to Graeme Hodge, John Campbell, Jeffrey Frieden and Ian Harper. Conversations, detailed written comments and criticisms greatly improved the book, which could never have been written without their unique insights. I also thank Martin Joy for sharing his insightful comments on Chapter 3.

There are many others who, in formal interviews or informal conversations, have helped me find information and understand Australian exceptionalism in a comparative perspective. I am particularly indebted to Bernie Fraser, John Phillips, Ian Macfarlane, Glenn Stevens, Philip Lowe, Jeffrey Carmichael, Ian Harper, Charles Littrell, Don Russell, Graeme Thompson, the late Brian Gray, David Lewis, Anna Burke, Stephen Conroy, and Allan Fels. I thank Lisa von Fircks of Palgrave for her valuable understanding and support in this process.

I am grateful to a number of organisations and people for their support. I profited from time spent as a visiting scholar at Harvard University, and as an honorary research fellow at the Universities of Strathclyde and Sydney. Special thanks go to David Judge, for providing me with an outstanding research environment at the University of Strathclyde, and to John Mikler, for facilitating my stay at the University of Sydney, which enabled me to complete the second round of interviews in 2010 and provided the opportunity for valuable exchanges with its wonderful faculty. I thank Jeffrey Frieden for challenging me, in a constructive way, during my time at Harvard. I thank Dean Baris Tan for generously releasing the Koc University College of Administrative Sciences Faculty Research Fund money for this project.

Finally, my wife Nuran made enormous contributions to the progress of the book. She has been my severest critic and strongest supporter, and I am forever grateful. Our son, Kaan, arrived when I started writing the book. A more cooperative and curious baby would be difficult to imagine. This book is dedicated to them with much love and affection.

List of Abbreviations

A\$	Australian dollar
ABA	Australian Bankers' Association
ABC	Australian Broadcasting Corporation
ABS	Australian Bureau of Statistics
ACA	Australian Consumers' Association
ACCC	Australian Competition and Consumer Commission
ADF	authorised deposit-taking institution
AEC	Australian Electoral Commission
AFIC	Australian Financial Institutions Commission
AGC	Australian Guarantee Corporation
ALP	Australian Labor Party
AMP	Australian Mutual Provident Society Limited
ANZ	Australia and New Zealand Banking Group
APRA	Australian Prudential Regional Authority
ASC	Australian Securities Commission
ASIC	Australian Securities and Investment Commission
BIS	Bank for International Settlements
BoC	Bank of Canada
CBA	Commonwealth Bank of Australia
CD	certificate of deposit
CEO	chief executive officer
CFS	Council of Financial Supervisors
CME	coordinated market economy
DFAT	Department of Foreign Affairs and Trade
DTI	deposit-taking institution
EU	European Union
ECB	European Central Bank
FHOG	First Home Owner Grant
FSA	Financial Services Authority
FSU	Finance Sector Union of Australia
FSI	financial system inquiry
GDP	gross domestic product
GFC	global financial crisis
GST	Goods and Services Tax
HBOS	Halifax Bank of Scotland

HHI	Herfindahl–Hirschman Index
HME	hybrid market economy
HSBC	Hong Kong and Shanghai Banking Corporation
IMF	International Monetary Fund
ISC	Insurance and Superannuation Commission
LGD	loss given default
LME	liberal market economy
LVR	loan-to-valuation ratio
M&As	mergers and acquisitions
NAB	National Australia Bank Limited
NFF	National Farmers' Federation
NM	National Mutual Holdings Limited
NPL	non-performing loan
OECD	Organisation for Economic Co-operation and Development
PAIRS	Probability and Impact Rating System
PPP	purchasing power parity
RBA	Reserve Bank of Australia
RMBS	residential mortgage-backed security
SBNSW	State Bank of New South Wales
SBSA	State Bank of South Australia
SBV	State Bank of Victoria
SSA	State Supervisory Authority
TPA	Trade Practices Act
UCCC	Uniform Consumer Credit Code
UK	United Kingdom
US	United States
US\$	US dollar
VoC	varieties of capitalism
WBC	Westpac Banking Corporation