

我國金融監理制度的再思考 —以金融集團之監理爲核心

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目 次

壹、前言

貳、國際組織有關金融監理之建議

一、金融集團聯合論壇之報告

二、金融穩定委員會之建議

參、英美兩國之金融監理制度

一、英國金融監理制度

二、美國金融監理制度

三、小結

肆、對我國的啟示

一、我國現行金融監理制度

二、本文建議

伍、結論

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摘要

金融監理制度的良窳對於一國金融市場之健全發展有深遠的影響。隨著金融業逐漸朝向多角化經營以及金融商品之界線日益模糊，我國追隨國際間金融監理一元化的浪潮，於 2004 年 7 月 1 日成立行政院金融監督管理委員會整合國內金融監理。受到 2007 年全球金融海嘯之影響，各國紛紛採取一連串的金融監理改革措施，避免再次爆發類似危機。本文首先從國際組織有關金融監理制度之建議出發，進而探討英美兩國在金融海嘯後所進行的金融監理改革措施。最後針對我國現行金融監理制度之缺失，提出改進之道，以期我國金融監理制度能充分發揮功能。

Rethinking the Financial Supervision in Taiwan- Focus on Supervision of Financial Conglomerates

Kuo, Ta-Wei

Abstract

An effective system of financial supervision has a significant influence on the development of financial markets. With the rise of financial conglomerates and the blurring distinctions between the various classes of financial institutions, a number of countries have adopted the unified financial supervision. Taiwan, following this trend, established the Financial Supervisory Commission on July 1, 2004 to consolidate the supervision of banking, securities and insurance sectors, and to act as a single regulator for all of these industries. Recently, due to the influence of global financial crisis which started in 2007, most countries take a series of measures to improve their financial supervision. This article will first explore the international organizations' suggestions regarding financial supervision. Then, it will examine the financial supervision in the U.S. and Britain, and the measures taken by both countries to improve their financial supervision. Finally, this article will discuss the problems under our system and offer suggestions for improving Taiwan's financial supervision.