

SYSTEMIC FINANCIAL CRISES

Containment and Resolution

Edited by
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and LUC LAEVEN

CAMBRIDGE

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Systemic Financial Crises Containment And Resolution:

Systemic Financial Crises Patrick Honohan, Luc Laeven, 2005-09-26 This book analyzes government policies to contain and resolve systemic financial crises

Systemic Financial Crises: Resolving Large Bank Insolvencies Douglas D Evanoff, George G Kaufman, 2005-06-27 Bank failures like illness and taxes are almost a certainty at some time in the future What is less certain is their cost to and adverse implications for macroeconomies Past failures have frequently been resolved at very high cost to society However the cost could be reduced through having a well developed credible and widely publicized plan ready to put into action by policymakers If no such plan is ready when a large bank approaches insolvency political pressures are likely to influence the response of regulators Minimizing immediate short run costs are likely to outweigh minimizing further out longer run and longer lasting costs even if these delayed costs promise to be substantially greater Stated differently today will win out over tomorrow and politics will trump economics How best to prevent such unfavorable outcomes is the major theme of this volume The articles presented review past insolvency resolutions draw lessons from these resolutions discuss impediments to efficient resolutions including cross country cross regulator and institutional challenges and recommend how to move forward

Financial Crises Mr. Stijn Claessens, Mr. Ayhan Kose, Mr. Luc Laeven, Mr. Fabian Valencia, 2014-02-19 The lingering effects of the economic crisis are still visible this shows a clear need to improve our understanding of financial crises This book surveys a wide range of crises including banking balance of payments and sovereign debt crises It begins with an overview of the various types of crises and introduces a comprehensive database of crises Broad lessons on crisis prevention and management as well as the short term economic effects of crises recessions and recoveries are discussed

Macrofinancial Linkages Mr. Christopher W. Crowe, Mr. Simon Johnson, Mr. Jonathan David Ostry, Mr. Jeronimo Zettelmeyer, 2010-08-25 Macrofinancial linkages have long been at the core of the IMF's mandate to oversee the stability of the global financial system With the advent of the economic crisis the Fund has drawn on this research in order to contribute to critical debates on the nature of appropriate policy responses at both the national and multilateral levels The current juncture offers a good opportunity to take stock of this body of research by IMF staff and to share it with a wider audience particularly since few collections have been published in this area This volume brings together some of the best writing by IMF economists on macrofinancial issues and highlights the issues and approaches that have guided IMF thinking in an area that makes up an increasingly important component of the IMF's overall remit The chapters in the volume fit into three broad themes financial crises and boom bust cycles financial integration financial liberalization and economic performance and policy issues relating to macroeconomic policy and the corporate and financial sectors including domestic and external financial liberalization

Managing Systemic Banking Crises Mr. Marc Quintyn, Mr. David S. Hoelscher, 2003-08-28 Recent financial sector crises and their resolution have raised new issues and provided additional experiences to draw on in the future Banking sector problems in Russia Turkey and a few

Latin American countries occurred within the context of highly dollarized economies high levels of sovereign debt severely limited fiscal resources or combinations thereof These factors have challenged the effectiveness of many of the typical tools for bank resolution This publication focuses on the issues raised in systemic crises not on the resolution of individual bank problems Based on the lessons learned during the Asian crisis it updates the IMF s work on the general principles strategies and techniques for managing these crises *A Taxonomy of Financial Crisis Resolution Mechanisms* Charles W.

Calomiris,Daniela Klingebiel,2004 The goals of financial restructuring are to reestablish the creditor debtor relationships on which the economy depends for an efficient allocation of capital and to accomplish that objective at minimal cost Costs include direct costs to taxpayers of financial assistance and the indirect costs to the economy that result from misallocations of capital and incentive problems resulting from the restructuring Calomiris Klingebiel and Laeven review cases in which countries used alternative mechanisms to restructure their financial and corporate sectors Countries typically apply a combination of tools including decentralized market based mechanisms and government managed programs Market based strategies seek to strengthen the capital base of financial institutions and borrowers to enable them to renegotiate debt and resume new credit supply Government led restructuring strategies often include the establishment of an entity to which nonperforming loans are transferred or the government s sale of financial institutions sometimes to foreign entrants Market based mechanisms can in principle resolve coordination problems that countries face in the wake of massive debtor and creditor insolvency with acceptably low direct and indirect costs particularly when those mechanisms are effective in achieving the desirable objective of selectivity However these mechanisms depend for their success on an efficient judicial system a credible supervisory framework and authority with sufficient enforcement capacity and a lack of corruption in implementation Government managed programs may not seem to depend as much on efficient legal and supervisory institutions for their success but in fact these approaches in particular the transfer of assets to government owned asset management companies also depend on effective legal regulatory and political institutions for their success Further a lack of attention to incentive problems when designing specific rules governing financial assistance can aggravate moral hazard problems unnecessarily raising the costs of resolution These results suggest that policymakers in emerging market economies with weak institutions should not expect to achieve the same level of success in financial restructuring as other countries and that they should design resolution mechanisms accordingly Despite the theoretical attraction of some complex market based mechanisms simpler mechanisms that afford quick resolution of outstanding debts that improve financial system competitiveness and that offer little discretion to governments are most effective This paper a product of the Financial Sector and Operations Policy Department is part of a larger effort in the department to study the containment and resolution of financial crises World Bank web site **Managing Systemic Banking Crises** Ms.Marina Moretti,Mr.Marc C Dobler,Mr.Alvaro Piris Chavarri,2020-02-11 This paper updates the IMF s work on general principles strategies and

techniques from an operational perspective in preparing for and managing systemic banking crises in light of the experiences and challenges faced during and since the global financial crisis It summarizes IMF advice concerning these areas from staff of the IMF Monetary and Capital Markets Department MCM drawing on Executive Board Papers IMF staff publications and country documents including program documents and technical assistance reports Unless stated otherwise the guidance is generally applicable across the IMF membership Understanding Financial Crises Franklin Allen,Douglas Gale,2009 What causes a financial crisis Can crises be anticipated or even avoided Should governments and international institutions intervene Based on ten years of research the authors develop a theoretical approach to analyzing financial crises and use the latest economic theories to begin to understand the causes and consequences of financial crises Financial Crises Gerard Caprio,James A. Hanson,Robert E. Litan,2005-12-06 A Brookings Institution Press and World Bank Group publication Throughout the 1990s numerous financial crises rocked the world financial sector The Asian bubble burst for example Argentina and Brazil suffered currency crises and the post Soviet economy bottomed out in Russia In Financial Crises a distinguished group of economists and policy analysts examine and draw lessons from attempts to recover from past crises They also consider some potential hazards facing the world economy in the 21st century and discuss ways to avoid them and minimize the severity of any future downturn This important new volume emerges from the seventh annual conference on emerging markets finance cosponsored and organized by the World Bank and the Brookings Institution In the book noted experts address the following questions How effective were post crisis policies in Latin America Eastern Europe and East and Central Asia Where do international financial markets stand ten years after the worldwide debt crisis How can the provision of financial services resume vigorously yet safely What are the viable policy options for reducing systemic financial vulnerability What will the next emerging market financial crisis look like Will lessons learned from past experiences help to avoid future disasters How can nations reform their pension systems to deal with retirement challenges in the 21st century

The World Bank Research Program, 2005-2007 ,2008 This pocket sized reference on key environmental data for over 200 countries includes key indicators on agriculture forestry biodiversity energy emission and pollution and water and sanitation The volume helps establish a sound base of information to help set priorities and measure progress toward environmental sustainability goals

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