

# Systemic Banks Restructuring and Macroeconomic Policy

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Editors

William E. Alexander, Jeffrey M. Davis,  
Liam P. Ebrill, and Carl-Johan Lindgren

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# Systemic Bank Restructuring And Macroeconomic Policy

**Michael Andrews**



## **Systemic Bank Restructuring And Macroeconomic Policy:**

*Systemic Bank Restructuring and Macroeconomic Policy* Mr. William E. Alexander, Mr. Jeffrey M. Davis, Mr. Liam P. Ebrill, Mr. Carl-Johan Lindgren, 1997-08-21 Edited by William Alexander Jeffrey M Davis Liam P Ebrill and Carl Johan Lindgren this volume discusses cross country restructuring experiences building on the foundation laid by its predecessor Band Soundness and Macroeconomic Policy It discusses broad principles and actions to guide policy makers in restructuring their banking systems Authorities' Roles and Organizational Issues in Systemic Bank Restructuring Mr. Peter

Nyberg, 1997-07-01 Systemic bank restructuring must be the responsibility of one government authority only with other authorities providing support and analytical help The restructuring authority whose tasks are enumerated and discussed should preferably be a separate and temporary agency reporting to the finance ministry Other solutions are possible but not recommended Parliament should be involved in setting priorities and supervising the process but political interference in restructuring operations should be avoided Practical issues to consider include ensuring efficient cooperation between authorities the arrangement of problem asset workout and recovery and restructuring of politically sensitive enterprises

Lessons From Systemic Bank Restructuring Ms. Claudia Helene Dziobek, Ceyla Pazarbasioglu, 1997-12-01 In recent decades a wide range of countries have experienced banking problems Their approaches to systemic bank restructuring have varied substantially This paper analyzes a representative sample of 24 countries and provides a summary of policies judged to be successful The sample countries were ranked by relative progress in resolving banking sector problems Based on this ranking the paper examines the effectiveness of institutional and regulatory measures assesses the impact of accompanying macroeconomic policies and examines the extent to which particular restructuring instruments contributed to success

Special emphasis is given to the role of the central bank *Lessons From Systemic Bank Restructuring* Claudia Helene Dziobek, Ceyla Pazarbaşıoğlu, International Monetary Fund, 1998-05-15 Systemic bank restructuring aims to improve bank performance that is restore solvency and profitability improve the banking system s capacity to provide financial intermediation between savers and borrowers and restore public confidence The authors of this study analyzed the experiences of 24 countries that initiated reforms in the 1980s and early 1990s **Financial Risks, Stability, and**

**Globalization** Mr. Omotunde E. G. Johnson, 2002-04-29 This book covers financial sector stability issues in the following areas risk management and governance in financial institutions financial crises and contagion domestic monetary and financial policies and international cooperation The papers were presented at the IMF s eighth Central Banking Seminar by authors from academia investment banks government and international institutions The papers discuss such subjects as bank soundness systemic bank restructuring and the safety and efficiency of systemically important payment systems and their interaction with the macroeconomic environment What Happens After Supervisory Intervention? Considering Bank

Closure Options Mr. Michael Andrews, Mr. Mats Josefsson, 2003-01-01 Closures have been used to resolve problem banks in

many countries in a wide range of economic circumstances yet banking supervisors frequently defer intervention and closure. Avoiding the costs of disruption is the principal argument in favor of extraordinary measures such as the use of public funds for recapitalization or forbearance as alternatives to closing insolvent banks. Well planned and implemented closure options can preserve essential functions performed by failing banks, mitigating disruption. Extraordinary measures to avoid closure should generally be avoided but may be used in a systemic crisis to preserve some portion of a widely insolvent banking sector.

**Building Strong Banks Through Surveillance and Resolution** Mr. Charles Enoch, Mr. Dewitt Marston, Mr. Michael Taylor, 2002-09-18. Since the mid 1990s economic observers have kept a watchful eye on the financial sector because of its potential to spark economic crises. Banks in particular have come under close scrutiny. This book offers guidance on setting up regulatory and supervisory regimes that can help to prevent crises and on dealing with turmoil should a crisis erupt. It contains a collection of essays on a wide range of issues useful to bolstering the banking and financial sector.

*IMF Survey* International Monetary Fund. External Relations Dept., 1997-01-01. The Web edition of the IMF Survey is updated several times a week and contains a wealth of articles about topical policy and economic issues in the news. Access the latest IMF research, read interviews and listen to podcasts given by top IMF economists on important issues in the global economy. [www.imf.org/external/pubs/ft/survey/so/home.aspx](http://www.imf.org/external/pubs/ft/survey/so/home.aspx)

**Market-Based Policy Instruments for Systemic Bank Restructuring** Mr. Tamim Bayoumi, Mr. Paul R. Masson, 1998-08-01. Since the early 1980s well over 100 countries have experienced systemic bank insolvencies. An important innovation among the resulting policies for reestablishing bank soundness has been the reliance on market based instruments and policies in contrast to the largely non market oriented approach taken in the 1930s during the last big wave of banking crises. This paper surveys and assesses market based policy instruments employed to overcome systemic bank problems. Considerations regarding the design and mix of instruments as well as cost sharing arrangements are shown to be key aspects of effective bank restructuring. Selected country examples are used to illustrate best practices.

**Banking Reforms in South-East Europe** Zeljko Šević, 2002-10-29. Šević offers an accessible and closely argued account of financial sector reform processes in Southeast Europe. Šević's book is the result of an extensive research project on banking sector reform in the Southeast European transitional economies undertaken since late 1998. An extensive look at this timely volume will pay handsome dividends and could help devise successful business plans. Jens Bastian, Southeast European and Black Sea Studies. The book will be a very agreeable reading to experts on the region. Its comprehensive analysis emphasises past and current conflicts, the recourse to currency board arrangements and the persisting asymmetries with reference to the functioning of the banking system in Central Europe. **Banking Reforms in South East Europe** is a book that college students in banking and financial markets and banking analysts should read. Bruno S. Sergi, South East Europe Review. **Banking Reforms in South East Europe** gives a critical and detailed overview of banking system restructuring in the transitional countries of South Eastern Europe: Albania, Bosnia and Herzegovina, Bulgaria, Croatia.

Macedonia Romania and Yugoslavia and offers suggestions for future reforms *Finance & Development, December 1997*  
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non systemic banking crises in 44 countries during the same period **Financial System Soundness and Risk-based  
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