

SYSTEMIC FINANCIAL CRISES

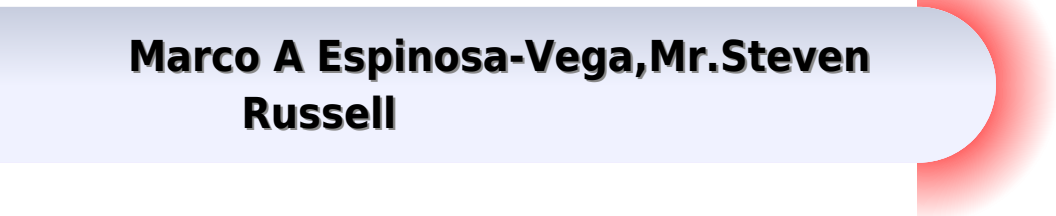
Containment and Resolution

Edited by
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CAMBRIDGE

Systemic Financial Crises

**Marco A Espinosa-Vega, Mr. Steven
Russell**



Systemic Financial Crises:

Resolving Systemic Financial Crises Stijn Claessens, Daniela Klingebiel, 2004 Abstract Claessens Klingebiel and Laeven analyze the role of institutions in resolving systemic banking crises for a broad sample of countries Banking crises are fiscally costly especially when policies like substantial liquidity support explicit government guarantees on financial institutions liabilities and forbearance from prudential regulations are used Higher fiscal outlays do not however accelerate the recovery from a crisis Better institutions less corruption improved law and order legal system and bureaucracy do The authors find these results to be relatively robust to estimation techniques including controlling for the effects of a poor institutional environment on the likelihood of financial crisis and the size of fiscal costs Their results suggest that countries should use strict policies to resolve a crisis and use the crisis as an opportunity to implement medium term structural reforms which will also help avoid future systemic crises This paper a product of the Financial Sector Operations and Policy Department is part of a larger effort in the department to study financial crisis resolution World Bank web site

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

Understanding Systemic Risk in Global Financial Markets Aron Gottesman, Michael Leibrock, 2017-06-15 An accessible and detailed overview of the risks posed by financial institutions Understanding Systemic Risk in Global Financial Markets offers an accessible yet detailed overview of the risks to financial stability posed by financial institutions designated as systemically important The types of firms covered are primarily systemically important banks non banks and financial market utilities such as central counterparties Written by Aron Gottesman and Michael Leibrock experts on the topic of systemic risk this vital resource puts the spotlight on coherency practitioner relevance conceptual explanations and practical exposition Step by step the authors explore the specific regulations enacted before and after the credit crisis of 2007 2009 to promote financial stability The text also examines the criteria used by financial regulators to designate firms as systemically important The quantitative and qualitative methods to measure the ongoing risks posed by systemically important financial institutions

are surveyed A review of the regulations that identify systemically important financial institutions The tools to use to detect early warning indications of default A review of historical systemic events their common causes Techniques to measure interconnectedness Approaches for ranking the order the institutions which pose the greatest degree of default risk to the industry Understanding Systemic Risk in Global Financial Markets offers a must have guide to the fundamentals of systemic risk and the key critical policies that work to reduce systemic risk and promoting financial stability **Systemic Financial Crises**

Patrick Honohan,Luc Laeven,2005-09-26 Faced with a systemic financial sector crisis policymakers need to make difficult choices under pressure Based on the experience of many countries in recent years few have been able to achieve a speedy lasting and low cost resolution This volume considers the strengths and weaknesses of the various policy options covering both microeconomic including recapitalization of banks bank closures subsidies for distressed borrowers capital adequacy rules and corporate governance and bankruptcy law requirements and macroeconomic including monetary and fiscal policy dimensions The contributors explore the important but little understood trade offs that are involved such as between policies which take effect quickly those which minimize long term fiscal and economic costs and those which create favorable incentives for future stability Successfully implementing crisis management and crisis resolution policy required attention to detail and a good flow of information *Systemic Financial Crises* Douglas Darrell Evanoff,George G.

Kaufman,2005 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 *The Quartet and Large Systemic Financial Crises* Robert Dan Brumbaugh Jr,2021-10-08 In the past forty years two financial crises in the United States have threatened economic stability worldwide Through miraculous good luck seven individuals directed the resolution of the crises Four comprise the quartet that resolved the second crisis and three directed the resolution of the first crisis The Quartet and Large Systemic Financial Crises tells the story of both The time between crises has shortened and the magnitude of the crises has grown The seeds of the next crisis are already discernable borne of view that big banks caused the most recent crisis In fact the cause was bipartisan government policy imposed over decades on the financial system to allocate capital for political purposes in unstable ways That phenomenon is poised to

accelerate in the near future unless something is done to stop it The Quartet and Large Systemic Financial Crises describes how to forestall the inevitable disaster that would follow

Resolving Systemic Financial Crises Stijn Claessens,2016 Claessens Klingebiel and Laeven analyze the role of institutions in resolving systemic banking crises for a broad sample of countries Banking crises are fiscally costly especially when policies like substantial liquidity support explicit government guarantees on financial institutions liabilities and forbearance from prudential regulations are used Higher fiscal outlays do not however accelerate the recovery from a crisis Better institutions less corruption improved law and order legal system and bureaucracy do The authors find these results to be relatively robust to estimation techniques including controlling for the effects of a poor institutional environment on the likelihood of financial crisis and the size of fiscal costs Their results suggest that countries should use strict policies to resolve a crisis and use the crisis as an opportunity to implement medium term structural reforms which will also help avoid future systemic crises This paper a product of the Financial Sector Operations and Policy Department is part of a larger effort in the department to study financial crisis resolution

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

Interconnectedness, Systemic Crises and Recessions Marco A Espinosa-Vega,Mr.Steven Russell,2015-02-27 This relatively simple model attempts to capture and integrate four widely held views about financial crises

- 1 Interconnectedness among financial institutions banks can play a major role in precipitating systemic financial crises
- 2 Lack of information about the quality of bank portfolios also plays a role in precipitating systemic crises
- 3 Financial crises particularly systemic ones are often followed by severe lengthy recessions
- 4 Loss of confidence in the financial system is partly responsible for the length and severity of these recessions

In the model banks make decisions about initiating and liquidating risky loans Interconnectedness among their asset portfolios can obscure information about these portfolios causing them to make inefficient decisions about liquidation and about retention of the managers who assess credit risk These decisions can increase the depth of recessions and they can produce systemic financial crises They can also reduce the effectiveness of future bank risk assessment increasing the probability of lengthy severe recessions The government acting in the interest of current and future depositors may wish to increase the transparency of bank portfolios by limiting interconnectedness The optimal degree of regulation which may depend on depositors degree of risk aversion may not eliminate financial crises

World Economic Outlook, May 1998 International Monetary Fund. Research Dept.,1998-05-08 The World Economic Outlook published twice a year in English French Spanish and Arabic presents IMF staff economists analyses of global economic developments during the near and medium term Chapters give an overview of the world economy consider issues affecting industrial countries and economics in transition to market and address topics of pressing current interest Annexes boxes charts and an extensive statistical appendix augment the text

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