



Russia The Banking System During Transition

Jouko Rautava

Russia The Banking System During Transition:

Changes in the Russian Banking System Martin P. Kühle, 1997-08-26 Inhaltsangabe Abstract This dissertation analyses the structural changes in the Russian banking system and gives insights into the current market situation Starting with a review of theoretical aspects of banking in Western economies and the rationale for the existence of banks the deficiencies of the former socialist banking system are exposed A large section is dedicated to the special role of the banking system during the process of transition and to an evaluation of how far Russian banks rise to the challenges of these tasks The historical process of reforming the central and commercial banking system is described laying emphasis on the legislative changes and the means of supervision The banking system in Russia has been dominated by rapid growth in the last three years due to high profit expectations However many banks granted credits to dubious industrial companies and now face a large amount of uncollectable assets in their credit portfolios The analysis shows that with rising positive real interest rates and growing competition in the banking market a large number of small and medium sized banks will either have to admit bankruptcy or be acquired by expanding banks The emerging interbank bond and equity markets are illustrated with regard to the influence of banks The deficiencies in settlement processes liquidity trading rules and private and commercial law are examined The next urgently required steps in the reform process are listed The future progress of the Russian banking system however is not only dependent on legal and structural changes in related financial and capital markets but based on the critical assumption of peaceful politically stable and socially balanced developments in Russia Inhaltsverzeichnis Table of Contents AbstractIV 1 Introduction 2 Theoretical Aspects of Banking 2 1Theory of Financial Intermidiation 3 2 2Thr Banking System in a Centrally Planned Economy 7 2 3The Role of Banks in Russia's Transition to a Market Economy 9 3 The Banking Refomis in Russia 3 1Russian Banking Legislation 18 3 1 1The Independence of the Central Bank19 3 1 2The Commercial Banking Legislation23 3 2Russian Banking Supervision24 3 2 1The Licensing Process25 3 2 2Creditor Protection and Assessment of Reliability29 3 2 3Accounting and Audit33 4 The Financial Market Situation in Russia 4 1Russian Commercial Banks36 4 1 1The Former Specialised Banks36 4 1 2The Ministerial Bank38 4 1 3Independent Russia Ruben Lamdany, 1993 Spanish edition Experiencia de Asia Oriental East Asian policies that fostered economic growth reduced poverty and raised living standards are the main theme of this cogent overview Seven newly industrialized economies NIEs are described and compared They are Hong Kong Indonesia Korea Malaysia Singapore Taiwan and Thailand These country studies examine the macroeconomic policies common to NIEs They review the highly flexible government interventions that succeeded in developing key industries and the more aggressive interventions that led to failure The role foreign direct investment plays in producing dramatic growth is also discussed Also available in English ISBN 0 8213 2607 4 Stock No 12607 Russia .1993

<u>Russia's Economic Transitions</u> Nicolas Spulber,2003-04-10 Russia's Economic Transitions examines the three major transformations that the country underwent from the early 1860s to 2000 The first transition under Tsarism involved the

partial break up of the feudal framework of land ownership and the move toward capitalist relations. The second following the Communist revolution of 1917 brought to power a system of state ownership and administration a sui generis type of war economy state capitalism subjecting the economy s development to central commands. The third started in the early 1990s and still unfolding is aiming at reshaping the inherited economic fabric on the basis of private ownership. The three transitions originated within different settings but with a similar primary goal namely the changing of the economy s ownership pattern in the hopes of providing a better basis for subsequent development. The treatment s originality impartiality and historical breadth have cogent economic social and political relevance.

Enterprise Restructuring and Economic Policy in Russia. Simon Commander, Qimiao Fan, Mark E. Schaffer, 1996-01-01 Considers the achievements and challenges facing East Asia s workers. The report reviews labor outcomes and evaluates the benefits of rapid growth to workers and the impact that the region s role in the global economy has had on them It also examines labor market policies and institutions in the region labor in the transition economies and the outlook for East Asian workers in the 21st century. Also available World Development Report 1995 Workers in an Integrating World Stock no 61102 ISBN 0-19 521102-2

Russia World Bank Publications,1994-02 *A Guide to the World Bank*,2003 The World Bank Group works in more than 100 developing economies and is one of the world's largest sources of development assistance In 2002 the institution provided US 19 5 billion in loans to its client countries This guide reviews the organisation's history objectives and operations and looks at the five institutions that make up the World Bank Group the International Bank for Reconstruction and Development IBRD the International Development Association IDA the International Finance Corporation IFC the Multilateral Investment Guarantee Agency MIGA and the International Centre for Settlement of Investment Disputes ICSID

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