



# **Russia The Banking System During Transition**

**Enrico C. Perotti** 

# **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 mediumsized 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 3 The Banking Refomis in Russia 3 1 Russian Banking Legislation 18 3 1 1 The 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 Reliability 29 3 2 3Accounting and Audit 33 4 The Financial Market Situation in Russia 4 1Russian Commercial Banks 36 4 1 1The Former Specialised Banks 36 4 1 2The Ministerial Bank 38 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 Russia's Economic Transitions 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 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 019 Russia World Bank Publications, 1994-02 A Guide to the World Bank, 2003 The World Bank Group works 521102 2 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

The Political Economy of Post-Soviet Russia V. Tikhomirov,2000-05-15 This book deals with general political and economic developments that took place in Russia since the collapse of the Soviet Union The major aim of the book is to analyse successes and failures of Russian reform attempts as well as their effect on the development of Russian regions particularly from the point of view of interrelation between socio economic tendencies and political developments Analysis concentrates on both national dynamics and dynamics of development in three main groups of regions mining agricultural and manufacturing Handbook on the Globalization of the World Economy Amnon Levy-Livermore,1998-01-01 it offers expanded coverage of issues from pure international economics to certain aspects of political economy the present book is a fine work and certainly makes a valuable contribution to the growing list of books addressing globalization Students of globalization and last but not least practitioners and politicians as well as diplomats working in international organizations can learn from it Marjan Svetlicic Journal of International Relations and Development This authoritative Handbook provides a thorough account and analysis of the important issues relating to the globalization of the international economy The increasing interdependence of the world s economies has caused a breakdown in national economic boundaries and a freer

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political and sociological pr lems these economies have had to face during the transition period However not much has been written about the dramatic changes that have to be made to the accounting and nancial system of a transition economy This book was written to help ll that gap This book is the sixth in a series to examine accounting and nancial system reform in transition and developing economies The rst book Accounting and Financial System Reform in a Transition Economy A Case Study of Russia used Russia as a case study The second volume in the series Accounting and Financial System Reform in Eastern Europe and Asia examined some additional aspects of the reform in Russia and also looked at the accounting and nancial system reform efforts that are being made in Ukraine Bosnia and Herzegovina Armenia Eastern Europe and Central Asia The third volume Taxation and Public Finance in Tran tion and Developing Economies examined taxation and public nance in transition and developing economies The fourth volume Accounting Reform in Transition and Developing Economies examines accounting reform in transition and devel ing economies Credit, Currency or Derivatives Michael G. Papaioannou, Jay J. Choi, 2009-11-13 Contains original papers that examine various issues concerning the role the structure and functioning of credit currency and derivatives instruments and markets as they relate to financial crises This title stresses the importance of the inter linkages of these instruments and markets in promoting or hindering financial stability or The Oxford Handbook of Banking Allen N. Berger, Philip Molyneux, John O. S. Wilson, 2009-12-24 The Oxford crises Handbook of Banking provides an overview and analysis of state of the art research in banking written by leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners and policy makers Consequently the book strikes a balance between abstract theory empirical analysis and practitioner and policy related material The handbook is split into five parts Part I The Theory of Banking examines the role of banks in the wider financial system why banks exist how they function and their legal and governance structures Part II entitled Regulatory and Policy Perspectives discusses monetary policy prudential regulation and supervision and antitrust policy Part III deals with Bank Performance A number of issues are assessed including efficiency financial innovation and technological change globalization and ability to deliver small business consumer and mortgage lending services Part IV of the book provides an overview of Macroeconomic Perspectives in Banking This part includes a discussion of the determinants of bank failures and crises and the impact on financial stability institutional development and economic growth Part V examines International Differences in Banking Structures and Environments This part of the handbook examines banking systems in the United States Western Europe Transition countries Latin America Japan and the developing nations of Asia

Capital Flows Without Crisis? Dipak Dasgupta, Marc Uzan, Dominic Wilson, 2013-01-11 The last decade has seen a massive increase in international capital flows to emerging markets This development has offered opportunities to those countries that have opened themselves up to overseas capital but it has also created risks In this volume a team of policymakers and academics from 14 different countries as well as representatives of the international financial institutions primarily

responsible for responding to the crises examine the challenges and options facing policymakers today The book includes both detailed analysis of individual economies from around the world and in depth analysis of the broad systemic issues of why crises occur and how we can prevent them By looking at economies from many different parts of the world the book provides a broad and comprehensive look at the similarities and differences in recent financial crises Federation International Monetary Fund, 2002-04-04 The Selected Issues paper and Statistical Appendix analyzes output developments in the Russian Federation since the 1998 crisis It outlines near term growth prospects for the economy The paper highlights that output growth accelerated in 1999 and the first half of 2000 but has slowed since then The initial output recovery was led by import substitution as a result of the large exchange rate depreciation in 1998 One finding in the context of an overall policy package is that the real exchange rate and oil prices were the main determinants of growth after Russia's Uncertain Economic Future John P. Hardt, Robert F. Bennett, 2015-04-15 The contributors to this the 1998 crisis volume analyze the present state of the Russian economy and its future prospects which now seem brighter than at any previous time in the country's history The Russian economy is now showing positive GDP growth and a positive balance of payments portending a trend of sustained growth The record of the Putin presidency with respect to the establishment of market friendly legal and administrative environments is substantially positive On the other side of the ledger the contributors identify the persistence of monopolies in energy transportation and agriculture distortions resulting from corruption infrastructural inadequacies and the maldistribution of political power and decision making authority demographic decline and the erosion of human capital as manifested in the health education and welfare of the population Russia's successful development as a democratic society with a market economy is of great importance to its neighbors and to the global economy and specifically to the United States which is why the U S Congress commissioned these studies by expert analysts This edition includes a comprehensive subject index making the volume user friendly Russia's **Uncertain Economic Future** John Pearce Hardt, 2003 The Russian economy is now showing positive GDP growth and a positive balance of payments portending a trend of sustained growth The contributors to this volume analyze the present state of the Russian economy and its future prospects which now seem brighter than ever Lessons from the Russian Meltdown Enrico C. Perotti, 2002 On 17 August 1998 Russia abandoned its exchange rate regime defaulted on its domestic public debt and declared a moratorium on banks foreign liabilities. This was equivalent to an outright default The depth and speed of the Russian meltdown shocked the international markets and precipitated a period of serious financial instability There are important lessons to be learned from this episode on issues of bank supervision and international stability Enrico Perotti locates the underlying cause of the crisis in the structure of individual incentives in a context of capture of state decisions by special interests The author concludes with a radical policy proposal for a stable banking system for Russia based on a segmented narrow banking sector concentration on commercial banking and a cautious extension of deposit

insurance Regionalization and Globalization in the Modern World Economy Alex E. Fernandez Jilberto, Andre Mommen, 2002-01-22 This collection explores the importance of regionalization and globalization to the world economy particularly questioning whether the world economy is characterized by increasing regionalization rather than globalization International contributors explore the processes in the Pacific area the Americas Africa and Europe and make an important contribution to current debates in development economics

Unveiling the Energy of Verbal Beauty: An Mental Sojourn through Russia The Banking System During Transition

In a world inundated with screens and the cacophony of instant connection, the profound energy and mental resonance of verbal art usually disappear in to obscurity, eclipsed by the continuous onslaught of noise and distractions. Yet, nestled within the musical pages of **Russia The Banking System During Transition**, a interesting work of fictional brilliance that impulses with natural thoughts, lies an wonderful journey waiting to be embarked upon. Written by a virtuoso wordsmith, this interesting opus books readers on an emotional odyssey, lightly revealing the latent potential and profound influence embedded within the intricate web of language. Within the heart-wrenching expanse of the evocative analysis, we will embark upon an introspective exploration of the book is key styles, dissect their captivating publishing fashion, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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