

# **The Real Effect of Banking Crises: Finance or Asset Allocation Effects? Some International Evidence**

## **Abstract**

This paper analyzes whether the decline in economic growth that follows a banking crisis occurs because of a reduction in the amount of credit available (finance effect) or a worsening in the allocation of investable resources (asset allocation effect). We use a sample of more than 2,500 industrial firms in 18 developed and developing countries that experienced 19 systemic banking crises between 1989 and 2007. The results indicate that banking crises negatively affect firms' intangible investments, which intensifies the economic downturn. The negative growth effect produced by the worsening of the investment allocation is stronger in countries with highly developed financial systems and institutions.

**Keywords:** Asset Allocation; Banking Crisis; Economic Growth; Intangible Assets; Institutions

# Managing The Real And Fiscal Effects Of Banking Crises

**William A. Barnett, Bruno S. Sergi**



## **Managing The Real And Fiscal Effects Of Banking Crises:**

**Managing the Real and Fiscal Effects of Banking Crises** Daniela Klingebiel, Luc Laeven, 2002 This volume provides two recent analyses of government responses to financial crises they have been developed in the light of the recent East Asian crisis but also draw on experiences from other regions Issues discussed relate to the tradeoffs involved in public policies for systemic financial and corporate sector restructuring and the use of cross country evidence to determine whether specific crisis containment and resolution policies effect the fiscal costs of resolving a crisis The book also presents information on 113 systemic banking crises that have occurred in 93 countries since the 1970s as well as 50 borderline or non systemic banking crises in 44 countries during the same period

**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

*Managing Economic Volatility and Crises* Joshua Aizenman, Brian Pinto, 2005-10-03 Economic volatility has come into its own after being treated for decades as a secondary phenomenon in the business cycle literature This evolution has been driven by the recognition that non linearities long buried by the economist's penchant for linearity magnify the negative effects of volatility on long run growth and inequality especially in poor countries This collection organizes empirical and policy results for economists and development policy practitioners into four parts basic features including the impact of volatility on growth and poverty commodity price volatility the financial sector's dual role as an absorber and amplifier of shocks and the management and prevention of macroeconomic crises The latter section includes a cross country study case studies on Argentina and Russia and lessons from the debt default episodes of the 1980s and 1990s

Systemic and Borderline Banking Crises Irakli Kovzanadze, 2010-09-21 In *Systemic and Borderline Banking Crises* a well respected doctor of economic sciences shares his comprehensive analysis of the genesis and growth of the systemic banking crisis in many countries providing a useful resource for students lecturers and bankers who wish to broaden their study of economics Irakli Kovzanadze is an economics professor who possesses more than twenty years of professional experience in the banking institutions of Georgia other post Soviet countries and Europe While presenting a summary of both the theoretical and practical approaches addressing the causes and progression and providing ways to forecast and prevent future banking crises Dr Kovzanadze delves into a series of related topics including Types and forms of manifestation Role of monetary and credit policies in averting and overcoming a crisis Systemic banking crises in other countries and transitional

economies Function of regulations and how they can create a sustainable banking system Principles of establishing a deposit insurance system in Georgia This study relies on research material reflective of the experiences of different countries and regions of the world to provide not only an in depth look at Georgias current banking challenges but also the ways to prevent a future crisis

Managing Currency Crises in Emerging Markets Michael P. Dooley, Jeffrey A. Frankel, 2007-11-01 The management of financial crises in emerging markets is a vital and high stakes challenge in an increasingly global economy For this reason it s also a highly contentious issue in today s public policy circles In this book leading economists many of whom have also participated in policy debates on these issues consider how best to reduce the frequency and cost of such crises The contributions here explore the management process from the beginning of a crisis to the long term effects of the techniques used to minimize it The first three chapters focus on the earliest responses and the immediate defense of a currency under attack exploring whether unnecessary damage to economies can be avoided by adopting the right response within the first few days of a financial crisis Next contributors examine the adjustment programs that follow considering how to design these programs so that they shorten the recovery phase encourage economic growth and minimize the probability of future difficulties Finally the last four papers analyze the actual effects of adjustment programs asking whether they accomplish what they are designed to do and whether as many critics assert they impose disproportionate costs on the poorest members of society Recent high profile currency crises have proven not only how harmful they can be to neighboring economies and trading partners but also how important policy responses can be in determining their duration and severity Economists and policymakers will welcome the insightful evaluations in this important volume and those of its companion

Sebastian Edwards and Jeffrey A Frankel s Preventing Currency Crises in Emerging Markets

The Economics of Banking and Finance in Africa Joshua Yindenaba Abor, Charles Komla Delali Adjasi, 2022-09-17 This book evaluates the characteristics and developments in Africa s financial systems including monetary policy structured finance sustainable finance and banking FinTech RegTech SupTech inclusive finance the role of regulation in dealing with banking crises the impact of the COVID 19 pandemic on Africa s financial systems and how to reform the post COVID 19 financial systems It is made up of contributions from scholars in finance and economics as well as financial market practitioners Banking and the financial markets play a significant role in the growth of various economies Although a number of handbooks on banking and finance exist they mainly focus on Europe America and Asia Banks and financial markets in Africa are confronted with different challenges and therefore present a unique case to understand Africa s financial systems A number of African countries have experienced banking crises and it is important to examine these issues as well as the regulatory regimes required to address them This edited book contributes to the limited texts in the area by providing a comprehensive resource on banking and finance for students scholars researchers policymakers and financial market practitioners It contains various theoretical and empirical chapters on banking and finance in Africa

**An International Finance Reader** Dilip K. Das, 2003 Here leading world

economic experts examine topical issues of international finance such as globalization multilateral financial institutions and capital flows to emerging economies Ideal for students businesspeople and policy makers     Banking and Finance Issues in Emerging Markets William A. Barnett, Bruno S. Sergi, 2018-10-04 This book features technical portrayals of today's constantly developing banking issues including stock market contagion the impact of internet technology IT and financial innovation on stock markets and a perspective on the loan puzzle in emerging markets     **China After the Subprime Crisis** C. Lo, 2010-10-27 This book analyzes the post subprime crisis world from the global Asian and Chinese perspectives It dispels some of the myths about the crisis's effects on Asia and China and exposes the ugly truth of bailout policies and their distortion and hindering of the world's economic rebalancing effort in the post subprime era     *Taxation of Financial Intermediation* Patrick Honohan, 2003 This book examines the options for and obstacles to successful financial sector tax reform both in terms of theoretical and practical aspects Issues discussed include the design of optimal tax schemes the role of imperfect information and the links between taxation and saving inflation the income tax treatment of intermediary loan loss reserves deposit insurance VAT and financial transactions taxes as well as current practice in the industrial world and case studies of distorted national systems This is a co publication of the World Bank and Oxford University Press     A Cross-country Analysis of the Bank Supervisory Framework and Bank Performance James R. Barth, 2003     *The Power of Inaction* Cornelia Woll, 2014-04-17 Bank bailouts in the aftermath of the collapse of Lehman Brothers and the onset of the Great Recession brought into sharp relief the power that the global financial sector holds over national politics and provoked widespread public outrage In *The Power of Inaction* Cornelia Woll details the varying relationships between financial institutions and national governments by comparing national bank rescue schemes in the United States and Europe Woll starts with a broad overview of bank bailouts in more than twenty countries Using extensive interviews conducted with bankers lawmakers and other key players she then examines three pairs of countries where similar outcomes might be expected the United States and United Kingdom France and Germany Ireland and Denmark She finds however substantial variation within these pairs In some cases the financial sector is intimately involved in the design of bailout packages elsewhere it chooses to remain at arm's length Such differences are often ascribed to one of two conditions either the state is strong and can impose terms or the state is weak and corrupted by industry lobbying Woll presents a third option where the inaction of the financial sector critically shapes the design of bailout packages in favor of the industry She demonstrates that financial institutions were most powerful in those settings where they could avoid a joint response and force national policymakers to deal with banks on a piecemeal basis The power to remain collectively inactive she argues has had important consequences for bailout arrangements and ultimately affected how the public and private sectors have shared the cost burden of these massive policy decisions     Economic Growth in the 1990s World Bank, 2005 This report was prepared by a team led by Roberto Zaghera under the general direction of Gobind Nankani     **The Next Great Globalization** Frederic S.

Mishkin,2009-10-08 Many prominent critics regard the international financial system as the dark side of globalization threatening disadvantaged nations near and far But in *The Next Great Globalization* eminent economist Frederic Mishkin argues the opposite that financial globalization today is essential for poor nations to become rich Mishkin argues that an effectively managed financial globalization promises benefits on the scale of the hugely successful trade and information globalizations of the nineteenth and twentieth centuries This financial revolution can lift developing nations out of squalor and increase the wealth and stability of emerging and industrialized nations alike By presenting an unprecedented picture of the potential benefits of financial globalization and by showing in clear and hard headed terms how these gains can be realized Mishkin provides a hopeful vision of the next phase of globalization Mishkin draws on historical examples to caution that mismanagement of financial globalization often aided and abetted by rich elites can wreak havoc in developing countries but he uses these examples to demonstrate how better policies can help poor nations to open up their economies to the benefits of global investment According to Mishkin the international community must provide incentives for developing countries to establish effective property rights banking regulations accounting practices and corporate governance the institutions necessary to attract and manage global investment And the West must be a partner in integrating the financial systems of rich and poor countries to the benefit of both *The Next Great Globalization* makes the case that finance will be a driving force in the twenty first century economy and demonstrates how this force can and should be shaped to the benefit of all especially the disadvantaged nations most in need of growth and prosperity

*Global Finance and Development* David Hudson,2014-11-27 The question of money how to provide it and how to acquire it where needed is axiomatic to development The realities of global poverty and the inequalities between the haves and the have nots are clear and well documented and the gaps between world s richest and the world s poorest are ever increasing But even though funding development is assumed to be key the relationship between finance and development is contested and complex This book explores the variety of relationships between finance and development offering a broad and critical understanding of these connections and perspectives It breaks finance down into its various aspects with separate chapters on aid debt equity microfinance and remittances Throughout the text finance is presented as a double edged sword while it is a vital tool towards poverty reduction helping to fund development more critical approaches remind us of the ways in which finance can hinder development It contains a range of case studies throughout to illustrate finance in practice including UK aid to India debt in Zambia Apple s investment in China microfinance in Mexico government bond issues in Chile and financial crisis in East Asia The text develops and explores a number of themes throughout such as the relationship between public and private sources of finance and debates about direct funding versus the allocation of credit through commercial financial markets The book also explores finance and development interactions at various levels from the global structure of finance through to local and everyday practices *Global Finance and Development* offers a critical understanding of the nature of finance and development

This book encourages the reader to see financial processes as embedded within the broader structure of social relationships Finance is defined and demonstrated to be money and credit but also crucially the social relationships and institutions that enable the creation and distribution of credit and the consequences thereof This valuable text is essential reading for all those concerned with poverty inequality and development **Building the Financial Foundations of the Euro** Max

Watson,Lars Jonung,2009-12-16 First Published in 2008 Routledge is an imprint of Taylor Francis an informa company

**Systemic Banking Crises** Ozgur Emre Ergungor,James B. Thomson,2005 *Building the Financial Foundations of the Euro: Experiences and Challenges* Lars Jonung, Examines the effect of the introduction of the Euro and the establishment of economic and monetary union on the financial landscape of Europe **An Analysis of the 200 Uruguayan Banking**

**Crisis** , Macroeconomics in Emerging Markets Peter J. Montiel,2011-04-29 The macroeconomic experience of emerging and developing economies has tended to be quite different from that of industrial countries Compared to industrial countries emerging and developing economies have tended to be much more unstable with more severe boom bust cycles episodes of high inflation and a variety of financial crises This textbook describes how the standard macroeconomic models that are used in industrial countries can be modified to help understand this experience and how institutional and policy reforms in emerging and developing economies may affect their future macroeconomic performance This second edition differs from the first in offering extensive new material on themes such as fiscal institutions inflation targeting emergent market crises and the Great Recession numerous application boxes end of chapter questions references for each chapter more diagrams less taxonomy and a more reader friendly narrative and enhanced integration of all parts of the work

## Unveiling the Magic of Words: A Overview of "**Managing The Real And Fiscal Effects Of Banking Crises**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their capability to kindle emotions, provoke contemplation, and ignite transformative change is actually awe-inspiring. Enter the realm of "**Managing The Real And Fiscal Effects Of Banking Crises**," a mesmerizing literary masterpiece penned by way of a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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