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Market Discipline of Bank Risk: Theory and Evidence

BECAUSE of the many failures of banks and thrift institutions in recent years and the high cost of liquidating or reorganizing the bankrupt savings and loan associations, policymakers are now considering major changes in the way they supervise and regulate depository institutions in the United States. The Financial Institutions Reform, Recovery and Enforcement Act of 1989, which provides the funds for closing bankrupt savings and loan associations (S&Ls), calls for several government agencies to study the issues involved.¹ The federal budget document for fiscal 1991 discusses the basis for reform of deposit insurance and the advantages of various reforms.²

To some extent, the unusually high failure rate of depository institutions thereafter called banks can be attributed to developments in the economy such as declines in the prices of oil and farmland in the early 1980s. Some studies conclude that fraud and mismanagement account for many of the bank failures.³ The general consensus, however, is that deposit insurance creates an incentive for banks to assume higher risk than they would without it. Such risk may be gauged in terms of the variance of

a bank's return on assets as a percentage of its capital. The logic that underlies this consensus is that without deposit insurance, banks that choose portfolios of assets with higher variance in their rates of return, or lower ratios of capital to total assets, would have to pay higher interest rates on deposits. Deposit insurance blunts this penalty. The relatively high failure rate and losses of the deposit insurance funds reflect, to some extent, the banks' response to the incentives to assume risk created by deposit insurance. Thus, a major issue in the debates over financial reform is the future role of deposit insurance.

Some recent proposals to reform deposit insurance are designed to increase the effectiveness of market forces in reducing the risk assumed by banks. Under these proposals, bank owners and creditors would be exposed to larger losses if their banks fail. The theory is that if bank owners and creditors have greater exposure to losses, they will limit the risk assumed by their banks. In some proposals, this influence would complement the efforts of bank supervisors. In others, market discipline would replace government supervision.

¹Title X of the act directs the Secretary of the Treasury and the Comptroller General, in consultation with various federal government agencies and individuals from the private sector, to prepare reports on issues related to the reform of deposit insurance, including the implications of policies that would enhance the effectiveness of market discipline.

²Budget (1990), pp. 246-53.

³Graham and Horner (1988) and Office of the Comptroller of the Currency (1988).

Market Discipline In Banking Theory And Evidence

Robert R. Redfield



Market Discipline In Banking Theory And Evidence:

Unveiling the Magic of Words: A Review of "**Market Discipline In Banking Theory And Evidence**"

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