

# **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

**V. Rittberger, M. Nettesheim**



## **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 **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 **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 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

**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      **An Analysis of the 200 Uruguayan Banking Crisis ,      Unexpected Outcomes** Carol Wise,Leslie Elliott Armijo,Saori N. Katada,2015-03-10 This volume documents and explains the remarkable resilience of emerging market nations in East Asia and Latin America when faced with the global financial crisis in 2008 2009 Their quick bounceback from the crisis marked a radical departure from the past such as when the 1982 debt shocks produced a decade long recession in Latin America or when the Asian financial crisis dramatically slowed those economies in the late 1990s Why This volume suggests that these countries resistance to the initial financial contagion is a tribute to financial sector reforms undertaken over the past two decades The rebound itself was a trade led phenomenon favoring the countries that had gone the farthest with macroeconomic restructuring and trade reform Old labels used to describe neoliberal versus developmentalist strategies do not accurately capture the foundations of this recovery These authors argue that policy learning and institutional reforms adopted in response to previous crises prompted policymakers to combine state and market approaches in effectively coping with the global financial crisis The nations studied include Korea China India Mexico Argentina and Brazil accompanied by Latin American and Asian regional analyses that bring other emerging markets such as Chile and Peru into the picture The substantial differences among the nations make their shared success even more remarkable and worthy of investigation And although 2012 saw slowed growth in some emerging market nations the authors argue this selective slowing suggests the need for deeper structural reforms in some countries China and India in particular      **Authority in the Global Political Economy** V. Rittberger,M. Nettesheim,2008-03-27 This volume analyzes changing patterns of authority in the global political economy with an in depth look at the new roles played by state and non state actors and addresses key themes including the provision of global public goods new modes of regulation and the potential of new institutions for global governance      *A Cross-country Analysis of the Bank Supervisory Framework and Bank Performance* James R. Barth,2003      Bail-In and Total Loss-Absorbing Capacity (TLAC) Yves Mauchle,2016-06-01 As opposed to a bank bailout a bail in occurs when creditors are forced to bear some of the burden of bank failure The principal aim of this restructuring tool is to eliminate some of the risk for taxpayers Several jurisdictions including Switzerland and the European Union EU have adopted legal provisions regarding the bail in but until this book literature on its implementation has been scarce Offering a detailed and comparative analysis of EU and Swiss law relating to bail ins and their economic impact this is the first book to provide in depth coverage of this new method of dealing with the failure of systemically important banks In its contextualisation and analysis of the bail in resolution tool the book identifies and discusses the legal and economic issues that arise including such aspects as the following the legal and economic properties of bail in capital the regulatory standard on total loss absorbing capacity TLAC issued by the Financial Stability Board FSB the scope and sequence of liabilities subjected to bail in the legal position of stakeholders affected by a bail in strategies and procedures for the implementation of a bail in the limited circumstances under which government rescues should be available and cross jurisdictional issues and aspects of international cooperation

As well as case studies and analyses of legal issues with particular reference to Swiss law and the European Bank Resolution and Recovery Directive 2014 59 EU the author applies economic concepts to the analysis of the law International developments in particular standards issued by leading regulatory bodies are also covered This book will be welcomed by legal practitioners working in banks and in banking regulation and by policymakers seeking information on the practical issues involved As a detailed analysis of a new and highly significant development in banking law it will also be of great interest to academics

**Bankruptcy Around the World** Stijn Claessens, Leora Klapper, 2002 *Financial Sector Policy for Developing Countries* Gerard Caprio, Patrick Honohan, Dimitri Vittas, 2002 This book collects ten complementary essays on different aspects of financial sector policy for developing and transitional economies The essays by leading theoreticians and practitioners draw on the history and experience of financial sector policy reforms to derive lessons for the future The collection is carefully chosen to cover the major contemporary issues including both crisis avoidance and institution building The increasing importance of non bank finance and of international linkages including dollarization for small economies are given special attention

*Tilting at the Windmills of Transition* Michael Schlattau, 2020-10-01 This book investigates spatial institutional variation and its influence on entrepreneurial activity in the Russian Federation building on an innovative geometric clustering approach The book looks into how entrepreneurial entry can be explained by institutional factors at the regional level Furthermore it examines the relevance of understanding entrepreneurial ecosystems as systems of interrelated elements whose overall function may be impeded by individual components Most importantly substantial evidence is presented that higher levels of regional democratization and the liberties that come with them are essential prerequisites for higher rates of entrepreneurial entry and innovation in Russia The author draws on a comprehensive panel dataset and an unconventional prediction model approach to account for the interrelatedness of institutions with regard to their effects on entrepreneurship The heterogeneous transition context of the Russian Federation which continues to have one of the lowest shares of innovative founders provides an ideal setting for investigating the tedious efforts to tilt at the windmills of transition Accordingly the book is a must read for researchers scholars practitioners and policymakers seeking a better understanding of spatial economics entrepreneurship economic development transition economics public administration and political studies

*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

**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

**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

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      *Venezuela in the Gordian Knot* José Noguera-Santaella, 2021-06-10 Although it was for decades by far the wealthiest country in Latin America and despite having the world's largest oil reserves Venezuela is a failed state How did the country fall into this situation How it can get out of it This book analyzes and answers these questions the most pressing asked by all those who think about the current situation of Venezuela It concentrates its diagnosis on the 40 years of populism under democracy that allowed Hugo Chavez to reach power and which resulted in the dramatic impoverishing of Venezuela Chavismo is analyzed carefully and the book also considers the effect of global situations on the Venezuela economy      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

## Decoding **Managing The Real And Fiscal Effects Of Banking Crises**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Managing The Real And Fiscal Effects Of Banking Crises**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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