

BANKING IN EMERGING AND TRANSITION ECONOMIES

Banking In Transition Economies

David Green, Karl Petrick



Banking In Transition Economies:

Central Banking, Monetary Policies, and the Implications for Transition Economies Mario I. Blejer, Marko Skreb, 2012-12-06 the adaptation of the institutional settings of monetary policy to deal with an emerging market economy had to be carried out in the midst of an unprecedented stabilization effort and therefore was particularly urgent and complicated In many of the transition countries the transformation effort implied not just changes in procedures but the establishment of a central bank from scratch a process that involved an important effort precisely at a time when the whole system was in serious turmoil While the process of reforms is not yet completed in all the transition countries an immense amount of progress has been achieved and many of the transition countries face today monetary and central banking conditions that are close to those of Western economies In this volume we collect a number of important contributions that discuss the most burning aspects of the current debates on central banking and monetary policy and draw implications for the postsocialist transition economies The various papers included in the volume deal with a broad set of related issues which are highly relevant not just for transition economies but for other emerging markets and for advanced economies as well The subjects covered in the book are divided into seven major categories Sections II to VIII some of which overlap *Banking in Transition Economies* Gary B. Gorton, 1998 Efficient banks are essential for capitalist economies yet bank failures result in costly externalities leading to a potential conflict between the risk choices of private agents that own banks and socially optimal choices This conflict is particularly severe in transition economies Evidence suggests that these economies have banking systems which are both prone to failure and inefficiently small established banks suffer from an overhang of bad loans and implicit subsidies often favor continued lending to inefficient state owned enterprises SOEs If a regulator seeks to impose higher capital standards to reduce the odds of bank failure privately held banks may instead exit the industry shrinking a system that is already inefficiently small If loans to SOEs are subsidized so as to mitigate repercussions from their failure to workers and to banks established banks may prefer such loans over riskier unsubsidized loans to entrepreneurial firms Encouraging entry into banking may mitigate this problem but the new banks will be quite risky and prone to failure The upshot is that in transition economies achieving an efficient banking system is likely to require significant instability

Banking and Financial Stability in Central Europe David Green, Karl Petrick, 2002-04-26 this book would be suited to lawyers and non lawyers alike In addition it provides an interesting look at the EU banking system and the systems of Central and Eastern European countries Ellie Palmer *Journal of International Banking Law and Regulation* The eastwards expansion of the European Union is one of the most explosive economic and political issues of the early 21st century Economic and financial stability combined with rising prosperity in the applicant countries are increasingly seen as necessary preconditions for European Union membership This authoritative volume written by scholars and practitioners from Central and Western Europe and the United States confronts the issues involved in three of the countries most likely to

be successful applicants to the EU the Czech Republic Hungary and Slovenia A spotlight is turned on the banking and financial industries as they are crucial to the achievement of economic stability The blend of expertise deployed which draws on in depth knowledge and extensive experience in central banking financial and commercial law business practical policy making and economic analysis ensures that this book is timely relevant and insightful The authors suggest that the role of the state in both creating and maintaining an effective financial sector is central Furthermore they argue that well regulated commercial banks and strategic foreign investors are a must as in practice the attempt to skip straight to modern capital markets has been ruinous This accessibly written volume will be of interest to students and scholars of economics finance law political science the sociology of economic life and European studies *Banking in transition economies* John Bonin,1998

Central Banking in Transition Countries Mr.Helmut Wagner,1998-08-01 In the 1990s the issues of central banking and central bank independence have gained increasing attention in part owing to the role of the future European central bank but also owing to the emergence of transition countries and the role of central banks in these countries The main focus of the paper is on the preconditions of disinflation and successful stability policy in transition countries paying special attention to the institutional requirements and to the choice of nominal anchors **Transitional Economies** Y. Kalyuzhnova,M. Taylor,2001-07-19 The integration of the countries of Central and Eastern Europe and the Commonwealth of Independent States international financial system was arguably one of the most profound changes experienced by the world economy in the 1990s This book examines these countries in reforming their financial systems in the first decade of transition Through case studies as well as more thematic approaches contributors deal with crucial elements of building a market based financial system the transformation of the banking sector and non bank reform and regulation of financial markets They emphasise the importance of institution building to the process of financial sector transformation and highlight the lessons to be learned from transitional financial experiences Financial Sector Transformation Mario I. Blejer,Marko Skreb,1999-04-28 This book offers overviews of issues in banking sector reform and capital markets in Central and Eastern Europe China and Israel Central Banking, Monetary Policies, and the Implications for Transition Economies Mario I. Blejer,Marko Skreb,2011-09-26 the adaptation of the institutional settings of monetary policy to deal with an emerging market economy had to be carried out in the midst of an unprecedented stabilization effort and therefore was particularly urgent and complicated In many of the transition countries the transformation effort implied not just changes in procedures but the establishment of a central bank from scratch a process that involved an important effort precisely at a time when the whole system was in serious turmoil While the process of reforms is not yet completed in all the transition countries an immense amount of progress has been achieved and many of the transition countries face today monetary and central banking conditions that are close to those of Western economies In this volume we collect a number of important contributions that discuss the most burning aspects of the current debates on central banking and monetary policy and draw

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Cost and Effectiveness of Banking Sector Restructuring in Transition Economies Edda Zoli,2001-10 The paper analyses the cost and effectiveness of bank restructuring policies in 11 transition countries during 1991-98 It argues that country specific banking sector features the size of bad loans inherited from the centrally planned system and weaknesses in the restructuring policies implemented were the main factors affecting the overall fiscal costs with the latter two being more significant The paper finds no significant relationship between the size of restructuring costs and overall improvement in banking sector performance for the sample countries as a whole

Financial Transition in Europe and Central Asia Alexander Fleming,Lajos Bokros,Cari Votava,2001-01-01 This book contains 21 papers focusing on a wide range of issues concerning financial sector transition in the countries of Europe and Central Asia ECA It places the transition economies in the context of recent and prospective developments in global financial markets This book also evaluates the experience of the last 10 years and reviews the progress from a command financial system to a market based one identifying some of the key characteristics of the financial transition

Building Sound Banking in Transition Economies Steven M. Fries,1996

Central Bank Reform in the Transition Economies International Monetary Fund,1997-05-01 Since 1992 the central banks of the Baltic states and the Commonwealth of Independent States have undertaken comprehensive reform of their monetary and exchange arrangements in support of their stabilization efforts Their efforts have been supported by extensive technical assistance provided by the IMF and 23 central banks This book edited by V Sundararajan Arne B Peterson and Gabriel Sensenbrenner contains the background papers prepared for the second joint coordinating meeting of participants That meeting focused on the progress of structural reforms in central banking and bank restructuring and identified priorities for the deepening of reforms The book documents the remarkable progress achieved by the Baltic and CIS central banks and the catalytic role they have played in financial market development

Designing Financial Systems in Transition Economies Anna Meyendorff,Anjan V. Thakor,2002 This collection examines the design of financial systems for central and eastern European countries engaged in the transition to market based economies It highlights the need for better approaches to measuring performance and providing incentives in banking and for financial mechanisms to encourage private sector growth Written by leading European and North American scholars the essays apply modern finance theory and empirical data to the development of new financial sectors

Banking in Transition Economies John Bonin,1998 The first volume focuses on the mandate for industrial policy the second deals with instruments and targets and the third looks at country studies

Modern banking in transition economies of Central and Eastern Europe Alfred Janc,2004

Corporate Governance in Transitional Economies World Bank,1995

Development and Efficiency of the

Banking Sector in a Transitional Economy Iftekhar Hasan, Katherin Marton, 2000 Internet Banking in Transition Economies James Addison, 2011-07 The electronic evolution is spreading through all sectors with the banking and thrift industries going through swift technological changes This emerging phenomenon is sweeping through African countries with most banks adopting electronic systems such as ATMs telephone banking and finally internet banking as the way forward The internet banking presents a lot of opportunities and has its own challenges While the implementation and the functioning of these digital systems seem to be relatively smooth in the advanced economies the situation may be different for developing economies This book examines the factors that will motivate or inhibit consumers to accept internet banking A comparative case study approach with questionnaires interviews and documents were used to investigate and analyze issues surrounding adoption of internet banking in transition economies Finally a set of recommended strategies are outlined to serve as a generic set of guidelines on what developing economies need in order to implement online banking for their personal customers Economies in Transition Alice Galenson, 2004-01-01 The Latin American Development Forum promotes debate and disseminates knowledge and analysis on economic and social development issues in Latin America and the Caribbean The Institutional Sponsors of this series are the World Bank United Nations Economic Commission for Latin America and the Caribbean ECLAC and Inter American Development Bank IADB The transition economies of the Europe and Central Asia Region faced unprecedented political economic and social change after the break up of the Soviet Union With assistance from the World Bank and other donors many countries quickly accomplished a number of reforms but progress in others has been slower Much has been achieved the private share of GDP in the transition countries is nearly 70 percent and 8 countries have joined the EU but much remains to be completed **Privatization Matters** John Bonin, Iftekhar Hasan, Paul Wachtel, 2004

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