

Financial Stability in Dollarized Economies

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Financial Stability In Dollarized Economies Occasional Paper Intl Monetary Fund

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Şiriner**

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Financial Stability in Dollarized Economies Ms. Anne Marie Gulde, International Monetary Fund, 2004-06-15 The process of dollarization can take multiple forms including when a country adopts the US dollar either as its predominant currency or establishes a bicurrency system with the local currency This publication examines how to establish an adequate supervisory and crisis management framework in dollarized economies particularly when central banks and regulators may be constrained in the use of standard monetary and financial policy tools It is based on a paper produced by the IMF Executive Board as part of the policy development work conducted by the IMF's Monetary and Financial Systems Department

Global Financial Stability Report, April 2005 International Monetary Fund. Monetary and Capital Markets Department, 2005-04-05 The Global Financial Stability Report GFSR provides expert and up to date analysis of global capital flows that play a critical role in world economic growth and Financial stability The report focuses on current conditions in global Financial markets analyzing Financial imbalances and structural issues that could pose risks to stability and sustained market access by emerging market borrowers Along with the IMF's semiannual World Economic Outlook the GFSR is a key vehicle for communicating the IMF's multilateral surveillance The GFSR also draws out the Financial ramifications of economic imbalances highlighted by the WEO making it an indispensable companion publication

Dollarization and De-dollarization in Transitional Economies of Southeast Asia Koji Kubo, 2017-09-01 This book sheds light on the dollarization trends of four transitional economies in Southeast Asia Cambodia Lao PDR Myanmar and Vietnam Moving beyond the tendency to focus on the Latin American experience of dollarization and prolonged high inflation the chapters in this book compare how payment dollarization has been more persistent than other types of dollarization in this region due to network externalities The book illustrates that dollarization started in the underdeveloped financial system in these countries and that dollarization interacted with financial development which is in contrast to dollarization in Latin America This project extends the frontiers of empirical studies on dollarization It will be of interest to students researchers and policy makers concerned with dollarization and economics in Southeast Asia

Financial Sector Assessment World Bank, International Monetary Fund, 2005-09-29 In the wake of the financial crises of the late 1990s there was a surge of interest in the systematic assessment of financial sectors with a view to identifying vulnerabilities and evaluating the sector's developmental needs Consequently there has been an increased demand from financial sector authorities in many countries for information on key issues and sound practices in the assessment of financial systems and the appropriate design of policy responses In response Financial Sector Assessments presents a general analytical framework and broad guidance on approaches methodologies and key techniques for assessing the stability and development needs of financial systems It synthesizes current global sound practices in financial sector assessment

Dollarization and Financial Development Mr. Geoffrey J Bannister, Mr. Jarkko Turunen, Malin Gardberg, 2018-09-11 Despite significant strides in financial development over the past

decades financial dollarization as reflected in elevated shares of foreign currency deposits and credit in the banking system remains common in developing economies We study the impact of financial dollarization differentiating across foreign currency deposits and credit on financial depth access and efficiency for a large sample of emerging market and developing countries over the past two decades Panel regressions estimated using system GMM show that deposit dollarization has a negative impact on financial deepening on average This negative impact is dampened in cases with past periods of high inflation There is also some evidence that dollarization hampers financial efficiency The results suggest that policy efforts to reduce dollarization can spur faster and safer financial development

Financial Dollarization of Households and Firms: Does It Differ? Mr.Juan S Corrales,Patrick A. Imam,2019-01-22 Using a newly compiled and extended database from International Financial Statistics and applying different panel regression techniques this paper documents the evolution of households and firms dollarization over the past decade We assess the macroeconomic determinants of dollarization for households and firms and explore differences between high and low income countries We find that households and firms dollarization in loans and deposits are weakly explained by the currency substitution model except in low income countries where inflation plays a significant role Instead market development variables such as financial deepening access to external debt and FX finance as well as other market considerations are key to explain the dynamics of deposits and loans dollarization regardless of the level of income These factors can account for a significant fraction of the dollarization but using a variance decomposition model there is evidence that a non negligible portion has yet to be explained This suggests that there are key determinants for household and firm dollarization that are not fully captured by traditional macroeconomic explanatory variables

The Evidence and Impact of Financial Globalization ,2012-12-31 The sharp realities of financial globalization become clear during crises when winners and losers emerge Crises usher in short and long term changes to the status quo and everyone agrees that learning from crises is a top priority The Evidence and Impact of Financial Globalization devotes separate articles to specific crises the conditions that cause them and the longstanding arrangements devised to address them While other books and journal articles treat these subjects in isolation this volume presents a wide ranging consistent yet varied specificity Substantial authoritative and useful these articles provide material unavailable elsewhere Substantial articles by top scholars sets this volume apart from other information sources Rapidly developing subjects will interest readers well into the future Reader demand and lack of competitors underline the high value of these reference works

Dollarization in Sub-Saharan Africa Mr.Mauro Mecagni,Mr.Juan S Corrales,Mr.Jemma Dridi,Mr.Rodrigo Garcia-Verdu,Patrick A. Imam,Mr.Justin Matz,Ms.Carla Macario,Mr.Rodolfo Maino,Mr.Yibin Mu,Ashwin Moheeput,Mr.Futoshi Narita,Mr.Marco Pani,Mr.Manuel Rosales Torres,Mr.Sebastian Weber,Mr.Etienne B Yehoue,2015-05-15 Dollarization the use of foreign currencies as a medium of exchange store of value or unit of account is a notable feature of financial development under macroeconomically fragile conditions It has emerged as a key factor

explaining vulnerabilities and currency crises which have long been observed in Latin America parts of Asia and Eastern Europe Dollarization is also present prominently in sub Saharan Africa SSA where it remains significant and persistent at over 30 percent rates for both bank loans and deposits although it has not increased significantly since 2001 However progress in reducing dollarization has lagged behind other regions and in this regard it is legitimate to ask whether this phenomenon is an important concern in SSA This study fills a gap in the literature by analyzing these issues with specific reference to the SSA region on the basis of the evidence for the past decade

Bank Consolidation and Performance

International Monetary Fund,2004-08-01 We examine a large panel of more than 100 banks from Argentina to study the effects of bank consolidation on performance between December 1995 and December 2000 a period of heavy bank consolidation and relative calm Overall we find a positive and significant effect of bank consolidation on bank performance Bank returns increase with consolidation and insolvency risk is reduced Additionally the study suggests that mergers and privatizations have a beneficial effect on bank returns The effects of a bank acquisition on return on equity is however negative Acquisitions do not seem to have any effect on risk adjusted returns The study also finds that a bank s insolvency risk is reduced significantly through mergers and privatization and is unrelated to bank acquisitions

Global Financial

Stability Report ,2005 Monetary Policy in Low Financial Development Countries Juan Antonio Morales,Paul

Reding,2021 This book gives a broad overview of the main monetary policy challenges faced by countries that are in the lower income range have an underdeveloped financial sector and are weakly integrated to the international capital market

Currency Stability and a Country's Prosperity John E. Baiden,2021-02-10 This book is based upon the author s study and thesis submitted at Thomas Jefferson School of law The intent of the study or research was to test or verify the author s hypothesis thus unstable currencies equals an unstable country by understudying currencies in top ten countries and bottom ten countries ranked in the 2016 World Prosperity Index and Fragile States Index 2016 to determine whether there is a co relationship between stable or unstable currencies and a country s prosperity or failure misery The Value of Offshore

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Curent Debates in Economic Growth & Public Finance & Game Theory Unal Çağlar ,Hamza Şimşek,Ismail Şiriner,2019-10-01 Economic activities have gained a global structure with the increasing importance and the progress of information technologies Business has spread its activities through information technologies and have used information and information technologies as a strategic force in their competitive efforts The use of financial resources which gained importance during the industrial revolution now has been replaced by the information economy Knowledge has become an opportunity cost of financial capital Production consumption distribution relations and economic structure which are considered as the basic elements of the economy have been restructured on the basis of knowledge This book reflects the diversity of social science debates and includes three titles economic growth and

globalization economic and game theory and public finance There are various scientific studies under the title of economic growth and globalization We hope that our readers will enjoy and benefit from these contributions

Republic of San Marino International Monetary Fund,2010-03-15 This Selected Issues paper for the Republic of San Marino analyzes options for managing systemic liquidity risk The paper states that financial dollarization euroization as in the case of San Marino or a currency board arrangement can complicate banking crisis management and increase the vulnerability of financial systems to liquidity shocks because they limit the ability of the monetary authority to act as a lender of last resort The paper reviews the current pension system of San Marino in comparison with other European pension systems and analyzes its sustainability

Exchange Rate Regimes I. Moosa,2006-03-28 This book explores the exchange rate regime choice and the role played by the exchange rate in the economy Approaching the classification of exchange rate regimes from theoretical practical and historical perspectives the book discusses pertinent case studies including the choice of exchange rate regime in the post conflict case of Iraq

Cambodia Mr.Olaf Unteroberdoerster,2014-02-27 Cambodia is poised to join a new generation of Asian frontier economies transitioning from low income to emerging market But the path to greater and more shared prosperity requires a solid foundation of sound macroeconomic policies enabling new growth drivers tackling a highly dollarized and fragmented financial system and creating more fiscal policy space to help meet Cambodia s vast development needs This book first takes a closer look at the key economic challenges Cambodia faces at the current juncture highlighting Cambodia s structural and financial constraints to growth as well as shifting vulnerabilities as Asia rebalances It then lays out how a strategy of fiscal and financial sector policies from creating a fairer and more buoyant tax system to modernizing financial instruments markets and supervision can help mobilize the resources and tools needed for one of Asia s youngest and fastest growing populations to enjoy more self sustaining and inclusive growth

Review of Exchange Arrangements, Restrictions, and Controls International Monetary Fund. Monetary and Capital Markets Department,2007-11-27 This review reports on trends developments and issues in exchange rate arrangements and currency convertibility This section presents a summary of the overall findings Section II provides an overview of key trends and developments in exchange rate arrangements Section III outlines key trends and developments in current and capital account restrictions The present paper uses the existing methodology for the classification of exchange rate arrangements

The Determinants of Banks' Liquidity Buffers in Central America Ms.Corinne Delechat, Miss Camila Henao Arbelaez, Ms. Priscilla S. Muthooru, Svetlana Vtyurina,2012-12-21 Banks liquidity holdings are comfortably above legal or prudential requirements in most Central American countries While good for financial stability high systemic liquidity may nonetheless hinder monetary policy transmission and financial markets development Using a panel of about 100 commercial banks from the region we find that the demand for precautionary liquidity buffers is associated with measures of bank size profitability capitalization and financial development Deposit dollarization is also associated with higher liquidity reinforcing the monetary policy and

market development challenges in highly dollarized economies Improvements in supervision and measures to promote dedollarization including developing local currency capital markets would help enhance financial systems efficiency and promote intermediation in the region

Enhancing Financial Sector Surveillance in Low-Income Countries - Case Studies International Monetary Fund,2012-04-16 This supplement presents ten case studies which highlight the roles of targeted policies to facilitate sustainable financial deepening in a variety of country circumstances reflecting historical experiences that parallel a range of markets in LICs The case studies were selected to broadly capture efforts by countries to increase reach e g financial inclusion depth e g financial intermediation and breadth of financial systems e g capital market cross border development The analysis in the case studies highlights the importance of a balanced approach to financial deepening A stable macroeconomic environment is vital to instill consumer institutional and investor confidence necessary to encourage financial market activity Targeted public policy initiatives e g collateral payment systems development can be helpful in removing impediments and creating infrastructure for improved market operations while ensuring appropriate oversight and regulation of financial markets to address potential sources of instability and market failures

The Macroeconomic Theory of Exchange Rate Crises Giovanni Piersanti,2012-04-26 An overview of the causes and consequences of speculative attacks on domestic currency and international financial turmoil It provides a comprehensive treatment of the existing theories of exchange rate crises and of financial market runs

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