

Forthcoming SUERF Study, Aug. 2012

Developing Distress Resolution Procedures for Financial Institution¹

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April 15, 2012

Abstract:

This paper focuses on the need for a *lex specialis* for resolution of insolvent banks and other financial institutions serving similar functions, and on requirements for making resolution procedures effective. After a review of the objectives of general insolvency law and the special characteristics of banks and the financial system, approaches to resolution procedures in a few “model countries” are described. The issues that require attention in legislation for resolution procedures are identified as the contagion issue, the valuation issue, the predictability issue, the information issue, the coverage issue, the funding issue and the cross-border issue. Complementary reforms of the financial architecture that would enhance the effectiveness of legislation for resolution procedures are discussed as well.

¹ A first draft of this paper was written for the Swedish Government Audit Office (Riksrevisionen) in October 2010. I am grateful for corrections and comments on an earlier version by James B. Thomson,...

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