

DEPOSIT INSURANCE AROUND THE WORLD

ISSUES OF DESIGN AND IMPLEMENTATION

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Deposit Insurance Around The World Issues Of Design And Implementation

World Bank



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Deposit Insurance Around the World Asli Demirgüç-Kunt,Edward James Kane,Luc Laeven,2008 Explicit deposit insurance DI is widely held to be a crucial element of modern financial safety nets This book draws on an original cross country dataset on DI systems and design features to examine the impact of DI on banking behavior and assess the policy complications that emerge in developing countries

Deposit Insurance Schemes Djurdjica Ognjenovic,2017-03-13 This book provides a comprehensive overview of funding arrangements for explicit deposit insurance schemes Responding to international guidelines and best practice it discusses policy decisions and operational challenges which deposit insurers face in the financial management of ex ante deposit insurance funds Numerous examples are provided and solutions offered on sources and uses of funds focusing on target and optimal funding Coverage includes the role that modern deposit insurance schemes play in ensuring financial stability how to design the main deposit insurance features in order to maximize compliance with international standards the different types of funding and financial planning for deposit insurance methods for setting the target fund size level optimal deposit insurance funding challenges faced by the European Union members following new deposit insurance and bank resolution directives The book concludes by providing a comprehensive overview of funding issues and recommendations for deposit insurance schemes in the European Union

Deposit Insurance in China Ningyao Ye,2025-03-31 This book examines and compares the rationale design and implementation of deposit insurance in the US the UK and China with the aim of finding an effective solution for China s nascent deposit insurance scheme by learning from the US and UK models Deposit insurance a pillar of the financial safety net that protects insured deposits and serves as a guarantee against losses on insured accounts has become increasingly important in bank resolution Using a comparative and interdisciplinary approach this book examines the legal and regulatory issues surrounding deposit insurance schemes in three jurisdictions the US the UK and China It offers a timely analysis of the operating mechanisms and implications of deposit insurance during the global financial crisis It also provides an in depth doctrinal analysis of the US the UK and China s deposit insurance laws Based on these discussions the author proposes suggestions for reforming China s deposit insurance system and practice The title will appeal to scholars and students of banking and banking law as well as legal and financial practitioners in the fields of commercial law and banking and financial regulation

Deposit Insurance Database Asli Demirgüç-Kunt,Edward Kane,Mr.Luc Laeven,2014-07-03 This paper provides a comprehensive global database of deposit insurance arrangements as of 2013 We extend our earlier dataset by including recent adopters of deposit insurance and information on the use of government guarantees on banks assets and liabilities including during the recent global financial crisis We also create a Safety Net Index capturing the generosity of the deposit insurance scheme and government guarantees on banks balance sheets The data show that deposit insurance has become more widespread and more extensive in coverage since the global financial crisis which also triggered a temporary increase in the government

protection of non deposit liabilities and bank assets In most cases these guarantees have since been formally removed but coverage of deposit insurance remains above pre crisis levels raising concerns about implicit coverage and moral hazard going forward

Deposit Insurance Around the Globe Asl? Demirgüç-Kunt,2001 Explicit deposit insurance has been spreading rapidly in recent years even to countries with low levels of financial and institutional development Economic theory indicates that deposit insurance design features interact for good or ill with country specific elements of the financial and governmental contracting environment This paper documents the extent of cross country differences in deposit insurance design and reviews empirical evidence on how particular design features affect private market discipline banking stability financial development and the effectiveness of crisis resolution This evidence challenges the wisdom of encouraging countries to adopt explicit deposit insurance without first stopping to assess and remedy weaknesses in their informational and supervisory environments

From Fragmentation to Financial Integration in Europe Mr.Charles Enoch,Mr.Luc Everaert,Mr.Thierry Tressel,Ms.Jianping Zhou,2013-12-11 From Fragmentation to Financial Integration in Europe is a comprehensive study of the European Union financial system It provides an overview of the issues central to securing a safer financial system for the European Union and looks at the responses to the global financial crisis both at the macro level the pendulum of financial integration and fragmentation and at the micro level the institutional reforms that are taking place to address the crisis The emerging financial sector management infrastructure including the proposed Single Supervisory Mechanism and other elements of a banking union for the euro area are also discussed in detail

The Oxford Handbook of Banking Allen N. Berger,Philip Molyneux,John O. S. Wilson,2019-10-31 The Oxford Handbook of Banking Third Edition provides an overview and analysis of developments and research in this rapidly evolving field Aimed at graduate students of economics banking and finance academics practitioners regulators and policy makers it strikes a balance between abstract theory empirical analysis and practitioner and policy related material Split into five distinct parts The Oxford Handbook of Banking is a one stop source of relevant research in banking It examines the theory of banking bank operations and performance regulatory and policy perspectives macroeconomic perspectives in banking and international differences in banking structures and environments Taking a global perspective it examines banking systems in the United States China Japan Australia and New Zealand Africa the European Union transition countries of Europe and Latin America Thematic issues covered include financial innovation and technological change consumer and mortgage lending Islamic banking and how banks influence real economic activity Fully revised and now including brand new chapters on a range of geographical regions bank bailouts and bail ins and behavioral economics amongst many other topics this third edition of The Oxford Handbook of Banking provides readers with insights to seminal and contemporary research in banking and an opportunity to learn about the diversity of financial systems around the world

The Oxford Handbook of Banking ,2025-03-13 The Oxford Handbook of Banking 4th edition provides an overview and analysis of developments and research in banking written by

leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners regulators and policy makers Consequently the handbook strikes a balance between abstract theory empirical analysis and practitioner and policy related material This handbook is a one stop source of relevant research in banking It examines the fundamentals of banking traditional and new challenges to the banking model models for banking services delivery regulatory and policy perspectives and global regional and country perspectives on banking This fourth edition comprises new chapters and material including banks and financial markets in a digital age FinTech and BigTechs financial literacy financial inclusion sustainable banking stress testing and macroprudential regulation **World Bank Research Program** World Bank,2008 **Public Policy & Financial Economics: Essays In Honor Of Professor George G Kaufman For His Lifelong Contributions To The Profession** Douglas D Evanoff,Anastasios G Malliaris,George G Kaufman,2018-03-08 The central goal of this volume was to assemble outstanding scholars and policymakers in the field of financial markets and institutions and have them articulate significant market developments in their particular areas of expertise during the past few decades Not just a celebratory volume Public Policy and Financial Economics selected internationally recognized financial economists who have worked with Professor Kaufman during his years of scholarly research and have a combined mastery of specialized financial markets themes and very importantly knowledge of public policies in the areas All 15 chapters offer unique innovative and exciting expositions of several critical topics in financial economics

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