

ASSESSING BANK REFORM

FDICIA ONE YEAR LATER



GEORGE G. KAUFMAN & ROBERT E. LITAN, EDITORS

Assessing Bank Reform

Paul Mitchell, Karla Chaman-Ruiz



Assessing Bank Reform:

Assessing Bank Reform George G. Kaufman, Robert E. Litan, 2010-12-01 The last decade has been both traumatic and revolutionary for the U S banking industry In late 1990 and early 1991 the outlook for the banking industry and even the federal insurance fund that backs most of its deposits looked especially bleak Several independent analysts congressional watchdog agencies and the federal government itself warned that the large number and size of bank failures would exhaust the resources of the Federal Deposit Insurance Corporation for resolving bank failures and paying off their depositors Amid extensive proposals for deposit insurance reform Congress enacted the Federal Deposit Insurance Corporation Improvement Act FDICIA one of the most important and controversial pieces of banking legislation of the last fifty years In December 1992 Brookings sponsored a conference in conjunction with the Chicago Clearing House Association to mark the first anniversary of FDICIA and to assess its impact This book features the papers presented at the conference and a summary of the discussion of the more than 150 participants Representatives with diverse viewpoints met to consider and debate the wisdom of FDICIA and of future banking policy The authors include leading academic scholars current and former policymakers and experts from the private sector Their papers cover the intellectual and political history of the Act how the Act was being implemented responses of regulators and banks to the Act and how banking regulatory and legislative policy should proceed The book concludes with recommendations for future banking regulatory and legislative policy In addition to editors Kaufman and Litan the contributors are James E Annable First National Bank of Chicago Richard C Aspinwill Chase Manhattan Bank Richard Scott Carnell Senate Banking Committee Anthony Downs Brookings Robert E Glauber Harvard University William S Haraf Citicorp W Lee Hoskins Huntington National Bank Edward J Kane Boston College Congressman Jim Leach ranking minority member of the House Banking Committee David W Mullins Jr vice chairman of the Federal Reserve Board Kenneth E Scott Stanford Law School Karen D Shaw Institute for Strategy Development Barbara Timmer former General Counsel House Banking Committee and Jay M Weintraub Merrill Lynch

Assessing and Reforming Public Financial Management Richard Allen, Salvatore Schiavo-Campo, Thomas Columkill Garrity, 2004 This study compares the various instruments and approaches used by the World Bank the European Commission the International Monetary Fund the Strategic Partnership for Africa and several bilateral donor agencies to assess and reform public expenditure management systems in developing and transitional countries It identifies weaknesses in the current system and recommends a new medium term country led multidonor approach which is focused on better budgetary management supplemented by donor aid funds as a key mechanism to reduce poverty and attain other policy goals

Assessing World Bank Support for Trade, 1987-2004 Yvonne Manu Tsikata, 2006-03-14 An independent evaluation of the World Bank s extensive support to developing countries on trade issues between 1987 and 2004 The study assesses the development effectiveness of World Bank trade related advocacy capacity building lending and research It examines the extent to which the Bank s policies and assistance

have met its stated objectives in the area of trade and makes recommendations to strengthen the effectiveness of future Bank trade assistance *Banking Reforms and Globalisation* Mohan Prasad Shrivastava, 2007 Contributed articles with reference to India *Communication-based Assessment for Bank Operations* Paul Mitchell, Karla Chaman-Ruiz, 2007-01-01 All development is ultimately about change and this requires communication interventions Communication must be framed in an integral two way process that involves stakeholders accounts for their perspectives and understands their socio political context This two way process constitutes a new communication approach providing a better understanding of the development context tailoring development initiatives during design and implementation and contributing to more sustainable results This paper presents the methodology used by the Development Communication Division DevComm for the World Bank's External Affairs Vice Presidency and its clients to improve development outcomes based on a Communication based Assessment CBA approach *Analyzing the Effects of Policy Reforms on the Poor* Soniya Carvalho, World Bank. Independent Evaluation Group, 2010 This evaluation represents the first independent evaluation of the PSIA experience It assesses the effect PSIA's have had on country policies and on Bank operations as well as their contribution to country capacity for policy analysis **The World Bank's Country Policy and Institutional Assessment** The World Bank, 2010-09-13 The evaluation finds that the content of the World Bank's Country Policy and Institutional Assessment CPIA is largely relevant for growth and poverty reduction in the sense that it maps well with the determinants of growth and poverty reduction identified in the economics literature However some CPIA criteria need to be revised in particular trade and finance and one needs to be added assessment of disadvantaged socio economic groups Second the evaluation finds that the CPIA ratings are in general reliable and correlate well with similar indicators The World Bank's internal review process helps guard against potential biases in having Bank staff rate countries on which their work programs depend The CPIA ratings are found to correlate better with similar indicators for middle income countries than for low income countries This could be because there is more information available on middle income countries which increases the likelihood of different institutions having similar assessments on them This could also be because the CPIA rating exercise takes into account the stage of development which is more pertinent for low income countries and which also subject the ratings of those countries to more judgment in an exercise that is already centered on staff judgment **Banks' Adjustment to Basel III Reform** Michal Andrle, Vladimír Tomšík, Jan Vlcek, 2017-02-10 The paper seeks to identify strategies of commercial banks in response to higher capital requirements of Basel III reform and its phase in It focuses on a sample of nine EU emerging market countries and picks up 5 largest banks in each country assessing their response The paper finds that all banking sectors raised CAR ratios mainly through retained earnings In countries where the banking sector struggled with profitability banks have resorted to issuance of new equity or shrunk the size of their balance sheets to meet the higher capital adequacy requirements Worries echoed at the early stage of Basel III compilation namely that commercial banks would shrink their

balance sheet by reducing their lending to meet stricter capital requirements did materialize only in banks struggling with profitability

Financial Sector Assessment Program After Ten Years-Experience and Reforms for the Next Decade International Monetary Fund, 2009-08-28 Ten years after its inception the FSAP has established itself as an important instrument for assessing financial systems around the world More than three quarters of the membership have volunteered for FSAP assessments or agreed to do so in the near future including almost all the G20 countries Previous reviews have confirmed that the FSAP has helped deepen the understanding of countries financial sectors and linkages with the rest of the economy enriched the policy dialogue and ensured consistency of Bank and the Fund advice the last being a feature highly valued by participating countries As also noted in the Malan Report the collaborative nature of the FSAP adds value by effectively addressing areas of financial sector policy where developmental and stability concerns are interlinked and overlap and by facilitating knowledge spillovers between the two institutions These past reviews have noted however the need to make the FSAP more flexible responsive and continuous to deepen and strengthen the analytical toolkit and to integrate the FSAP more closely with the Bank's and the Fund's other financial sector work

Reforming Financial Institutions and Markets in the United States George G. Kaufman, 2012-12-06 This volume focuses on constructing a safer and more efficient financial system based on the lessons learned from the financial debacles of the 1980s The first essay discusses the economic and political forces both propelling and opposing widespread banking reform The next two essays describe the intellectual history of the deposit insurance reform provisions of FDICIA arguably the most important banking legislation since the Banking Act of 1933 discuss the weaknesses and strengths of these provisions and make recommendations for improving the effectiveness of the reforms Theoretical and empirical evidence is then summarized and evaluated with respect to the costs and benefits of regulators granting forbearance to economically insolvent institutions An analysis is given of the whys and hows of privatizing federal deposit insurance in case the reforms in FDICIA prove ineffective An examination follows of the causes and consequences of the Bank of Credit and Commerce International BCCI debacle of the early 1990s and the implications for the supervision of foreign banks in the United States and elsewhere Next the broader issue is discussed of whether U S financial markets affect the behavior of U S corporate managers particularly whether they encourage managerial myopia Without concluding whether such myopia exists policy options are examined that would make financial markets more conducive to longer term planning including permitting banks to invest in corporate equity and thus monitor firms as owners as well as creditors

The Struggle for Accountability Jonathan A. Fox, L. David Brown, 1998-08-19 After a history of funding environmentally costly megaprojects the World Bank now claims that it is trying to become a leading force for sustainable development For more than a decade nongovernmental organizations NGOs and grassroots movements have formed transnational coalitions to reform the World Bank and the governments that it funds The Struggle for Accountability assesses the efforts of these groups to make the World Bank more publicly accountable The book

is organized into four parts Part I describes the NGOs and grassroots movements that are the book's central focus Part II presents case studies of four projects that provoked the emergence of transnational advocacy coalitions Indonesia's Kedung Ombo dam the Mt Apo geothermal plant in the Philippines Brazil's Planaforo Amazon development project and the remarkable campaign of Ecuador's indigenous people to influence national economic policy that led to their participation in the design of a development loan Part III looks at the origins and politics of reform in four areas of broader World Bank policy the rights of indigenous peoples involuntary resettlement water resources and the World Bank's institutional reforms that are supposed to encourage public accountability In the last section the editors discuss issues of accountability within transnational coalitions and assess the impact of advocacy campaigns on World Bank projects and policies Contributors L David Brown Jane G Covey Jonathan A Fox Andrew Gray Margaret E Keck Deborah Moore Antoinette Royo Augustinus Rumansara Leonard Sklar Kay Treakle Lori Udall David A Wirth

What Can We Learn from Nutrition Impact Evaluations?

The World Bank, 2010-08-27 Evaluation Summary

What Can We Learn from Nutrition Impact Evaluations High levels of child malnutrition in developing countries contribute to mortality and have long term consequences for children's cognitive development and earnings as adults Recent impact evaluations show that many different interventions have had an impact on children's anthropometric outcomes height weight and birth weight but there is no simple answer to the question What works to address the problem Similar interventions have widely different results in different settings owing to differences in local context the causes and severity of malnutrition and the capacity for program implementation Impact evaluations of programs supported by the Bank which are generally large scale complex interventions in low capacity settings show equally variable results The findings confirm that it should not be assumed that an intervention found effective in a randomized medical setting will have the same effects when implemented under field conditions There are many robust experimental and quasi experimental methods for assessing impact under difficult circumstances often found in field settings The relevance and impact of nutrition impact evaluations could be enhanced by collecting data on service delivery demand side behavioral outcomes and implementation processes to better understand the causal chain and what part of the chain is weak in parallel with impact evaluations It is also important to understand better the distribution of impacts particularly among the poor and to document better the costs and effectiveness of interventions High levels of child malnutrition in developing countries are contributing to mortality and present long term consequences for the survivors An estimated 178 million children under age 5 in developing countries are stunted low height for age and 55 million are wasted low weight for height Malnutrition makes children more susceptible to illness and strongly affects child mortality Beyond the mortality risk in the short run the developmental delays caused by undernutrition affect children's cognitive outcomes and productive potential as adults Micronutrient deficiencies vitamin A iron zinc iodine for example are also common and have significant consequences Progress in reducing malnutrition has been slow More than half of countries are not on track to achieve the Millennium

Development Goal of halving the share of children who are malnourished low weight for age by 2015 The food price and financial crises are making achievement of this goal even more elusive The World Bank has recently taken steps to expand its support for nutrition in response to the underlying need and the increased urgency due to the crises WHAT DO WE KNOW ABOUT REDUCING MALNUTRITION The increased interest and resources focused on the problem of high and potentially increasing rates of undernutrition raises the question what do we know about the causes of malnutrition and the interventions most likely to reduce it The medical literature points to the need to intervene during gestation and the first two years of life to prevent child malnutrition and its consequences It suggests that investments in interventions during this window of opportunity among children under 2 are likely to have the greatest benefits Recently published meta analyses of the impact evaluation literature point to several interventions found effective for reducing undernutrition in specific settings However there are limitations to the generalizability of those reviews findings particularly in the context of large scale government programs most likely to be supported by the World Bank The reviews tend to disproportionately draw on the findings of smaller controlled experiments there are few examples of evaluations of large scale programs over which there is less control in implementation In reviewing a large number of studies interventions and outcomes they tend to focus on average impacts They generally do not explain the magnitude or variability of impacts across or within studies Very few address the programmatic reasons why some interventions work or don't work nor do they assess the cost effectiveness of interventions Objectives of the Review This paper reviews recent impact evaluations of interventions and programs to improve child anthropometric outcomes height weight and birth weight with an emphasis on both the findings and limitations of the literature and on understanding what might happen in a non research setting It further reviews in greater detail the experience and lessons from evaluations of the impact of World Bank supported programs on nutrition outcomes Specifically the review addresses four questions First what can be said about the impact of different interventions on children's anthropometric outcomes Second how do these findings vary across settings and within target groups and what accounts for this variability Third what is the evidence of the cost effectiveness of these interventions Finally what have been the lessons from implementing impact evaluations of Bank supported programs with anthropometric impacts While there are different dimensions of child nutrition that could be explored the report focuses on child anthropometric outcomes weight height and birth weight These are the most common nutrition outcome indicators in the literature and the most frequently monitored by national nutrition programs supported by the World Bank Low weight for age underweight is also the indicator for one of the MDGs Methodology and Scope Forty six nutrition impact evaluations published since 2000 were systematically reviewed These evaluations assessed the impact of diverse interventions community nutrition programs conditional and unconditional cash transfers early child development programs food aid integrated health and nutrition services and deworming All of the evaluations used research designs that compared the outcomes among those affected by the project to the

counterfactual that is what would have happened to a similar group of people in the absence of the intervention About half used randomized assignment to create treatment and control groups while the remainder used matching and various econometric techniques to construct a counterfactual Among the 46 evaluations twelve assessed the impact of World Bank supported programs on nutrition outcomes in eight countries While the broader review relies on the analysis of the published impact evaluations as the main source of data for these twelve evaluations project documents and research outputs were reviewed and World Bank staff country officials and the evaluators and researchers who conducted the studies were interviewed Findings A wide range of interventions had a positive impact on indicators related to height weight wasting and low birth weight There were a total of 10 different outcome indicators for the four main anthropometric outcomes A little more than half of the evaluations addressing a height related indicator found program impacts on at least one group of children and this was true for about the same share of interventions aimed at improving weight related and wasting low weight for height related indicators About three quarters of the 11 evaluations of interventions that aimed at improving birth weight indicators registered an impact in at least one specification including five out of seven micronutrient interventions There was no clear pattern of impacts across interventions in every intervention group there were examples of programs that did and did not have an impact on a given indicator and with varying magnitude Evaluations of the nutritional impact of programs supported by the World Bank which are generally large scale complex and implemented in low capacity settings show equally variable results Even controlling for the specific outcome indicator studies often targeted children of different age groups that might be more or less susceptible to the interventions It is thus difficult to point to interventions that are systematically more effective than others in reducing malnutrition across diverse settings and age groups Differences in local context variation in the age of the children studied the length of exposure to the intervention and differing methodologies of the studies account for much of the variability in results Context includes factors like the level and local determinants of malnutrition differences in the characteristics of beneficiaries including their age the availability of service infrastructure and the implementation capacity of government Outside of a research setting in the context of a large government program there are many things that can go wrong in either service delivery or the demand response that can compromise impact Beyond this there are social factors like the status of women or the presence of civil unrest that can affect outcomes These findings underscore the conclusion that it should not be assumed that an intervention found effective in a randomized controlled trial in a research setting will have the same effects when implemented under field conditions in a different setting They also point to the need to understand the prevailing underlying causes of malnutrition in a given setting and the age groups most likely to benefit in selecting an intervention Further impact evaluations need to supplement data measuring impact with data on service delivery and demand side behavioral outcomes to demonstrate the plausibility of the findings to understand what part of a program works and to address weak links in the results chain to improve

performance There is scant evidence on the distribution of nutrition impacts who is benefiting and who is not or on the cost effectiveness of interventions Just because malnutrition is more common among the poor does not mean that they will disproportionately benefit from an intervention particularly if acting on new knowledge or different incentives relies on access to education or quality services Only a third of the 46 evaluations looked at the distribution of impacts by gender mother's education poverty status or availability of complementary health services Only nine assessed the impacts on nutritional outcomes of the poor compared with the non poor Among the evaluations that did examine variation in results several found that the children of more educated mothers or in better off communities are benefiting the most Bank supported cash transfers community nutrition and early child development programs in six of eight countries had some impact on child anthropometric outcomes Of the 12 impact evaluations of Bank support all but one were of large scale government programs with multiple interventions and a long results chain Three quarters found a positive impact on anthropometric outcomes of children in at least one age group although the magnitude was in some cases not large or applied to a narrow age group Most of the impact evaluations involved assessment of completely new programs and involved World Bank researchers Most used quasi experimental evaluation designs and two thirds assessed impact after at most 3 years of program implementation Only half of the evaluations documented the distribution of impacts and only a third presented information on the costs of the intervention falling short of cost effectiveness analysis In two of the countries Colombia and the Philippines the evaluations likely had an impact on government policy or programs Lessons A number of lessons for development practitioners and evaluators arose from the review of impact evaluations of World Bank nutrition support For task managers Impact evaluations of interventions that are clearly beyond the means of the government to sustain are of limited relevance The complexity costs and fiscal sustainability of the intervention should figure into the decision as to whether an impact evaluation is warranted Impact evaluations are often launched for the purpose of evaluating completely new programs but they may be equally or even more useful in improving the effectiveness of ongoing programs There are methods for obtaining reliable impact evaluation results when randomized assignment of interventions is not possible for political ethical or practical reasons For evaluators In light of the challenges of evaluating large scale programs with a long results chain it is well worth the effort to assess the risks to disruption of the impact evaluation ahead of time and identify mitigation measures The design and analysis of nutrition impact evaluations need to take into account the likely sensitivity of children of different ages to the intervention For the purposes of correctly gauging impact it is important to know exactly when delivery of an intervention took place in the field as opposed to the official start of the program Evaluations need to be designed to provide evidence for timely decision making but with sufficient elapsed time for a plausible impact to have occurred The relevance of impact evaluations for policymakers would be greatly enhanced if impact evaluations were to document both the

Microeconomics 1989 Martin N. Baily, Peter C. Reiss, 1993-12-01 For almost thirty years Brookings

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Enterprise Policy Performance Assessment: Bulgaria 2005 OECD,2005-11-03 The OECD EBRD Enterprise Policy Performance Assessment for Bulgaria presents an overall assessment of conditions for SMEs It assesses the conditions regarding the institutional framework the rule of law tax policy financial services Deposit Insurance ,2000 **Proposed Regulatory Community Reinvestment Act Reform** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on General Oversight, Investigations, and the Resolution of Failed Financial Institutions,1994 **A Critical Assessment of India's Banking Sector Reform** Tae Hwan Yoo,2004 Banking Reforms in Africa Agnes Olatokunbo Martins,2024-06-28 This book comprehensively explores the intricate relationship between banking reforms economic well being and poverty reduction across the African continent Delving into the historical roots of banking reforms it examines the resilience of banking sectors in key African countries like South Africa Nigeria Kenya MENA and beyond The findings suggest that much attention should be paid to the design of banking systems and how banks are regulated This focus on banks differs from many discussions on the topic which tend to be more concerned with other policy areas such as economic policy international trade policy and aid The book s extensive and contemporary overview of banking reforms enables a comparative analysis of regulatory frameworks supervision practices and government interventions It evaluates theoretical frameworks linking banking reforms to bank stability and resilience drawing on financial intermediation resource allocation systemic risk and financial development concepts It empirically tests the causal relationships between the Basel II III capital reforms bank sector resilience economic growth and poverty reduction and identifies and analyses the channels and mechanisms through which banking reforms affect economic welfare and poverty reduction in Africa such as credit availability financial efficiency financial innovation and financial access The book offers an insightful exploration into a brighter economic future on the African continent The findings presented herein offer valuable insights for policymakers researchers and practitioners striving to enhance financial stability foster economic growth and alleviate poverty in Africa A Critical Assessment of Basel II, Internal Rating Based Approach Vahit Ferhan Benli,2010 **Country Assistance Evaluation Retrospective** World Bank,Kyle Peters,2005-01-01 This report is a self evaluation of the Operations Evaluation Department s OED Country

Assistance Evaluations CAEs CAEs examine World Bank performance in a particular country usually over the past four to five years and report on its conformity with the relevant Bank Country Assistance Strategy CAS and on the overall effectiveness of the specific CAS This Retrospective addresses the question What Have We Learned by compiling lessons relevant for developing country assistance strategies from the most recent batch of CAEs Second it assesses revisions to the CAE process

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