

## Bank Soundness And Macroeconomic Policy

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Bank Soundness and Macroeconomic Policy. Author/Editor: Matthew I. Saal ; Carl-Johan Lindgren ; G. G. Garcia. Publication Date: September 16, 1996. Summary: Banking sector problems have plagued over 130 of the IMF's member countries since 1980. Developing and industrial market economies alike have been affected, as have all the economies in transition.

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The pursuit of economic efficiency along with banking system stability requires careful review of regulatory and supervisory policies to see that they are in line with the environment and enhance, rather than reduce, bank soundness and market discipline. 93 The international trend toward deregulation and financial liberalization reflects the experience that macroeconomic and allocative controls on bank behavior tend to be ineffective and inefficient. 94 However, microeconomic efficiency (and ...

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It also made clear that there is broad agreement on the principles that must guide policymakers as they seek to strengthen their own banking systems and contribute to the stability of the international financial system: (1) the soundness of a bank is first and foremost the responsibility of its owners and managers; yet the soundness of a banking system is a public policy concern; (2) bank soundness is crucially linked to sound macroeconomic policies; (3) a framework for sound banking must ...

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