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Bail-ins and Bank Resolution in Europe Springer Nature
This timely book offers a comprehensive study of the mechanism that gives effect to foreign bank resolution actions. In particular, it focuses on how the legal framework for the recognition of foreign bank resolution actions should be structured and proposes detailed legal principles on which effective frameworks should be based.

1993 Bank Resolutions International Monetary Fund
We study how lobbying affects the resolution of failed banks, using a sample of FDIC auctions between 2007 and 2014. We show that bidding banks that lobby regulators have a higher probability of winning an auction. In addition, the FDIC incurs higher costs in such auctions, amounting to 16.4 percent of the total resolution losses. We also find that lobbying winners have worse operating and stock market performance than their non-lobbying counterparts, suggesting that lobbying results in a less efficient allocation of failed banks. Our results provide new insights into the bank resolution process and the role of special interests.

How to Value a Bank International Monetary Fund
Since 2008, many countries across the globe have witnessed the introduction of new recovery and resolution regimes for banks. Whereas much may have been achieved on regional levels, this has not been perfect, and many global challenges remain unsolved. The Research Handbook on Cross-Border Bank Resolution analyses the strengths and weaknesses of the current regulatory framework for cross-border bank crises with contributions from eminent experts from the US, EU, Japan and China. The topic is addressed from both economic, and legal perspectives, with a special section devoted to real-life cases.

The Effects of Resolution Methods and Industry Stress on the Loss on Assets from Bank Failures Createspace Independent Publishing Platform
Depositor preference legislation was enacted as part of the Omnibus Budget Reconciliation Act of 1993. The purpose of this legislation was to reduce FDIC failed-bank resolution costs by subordinating the claims of other creditors to depositors and the FDIC. However, an unintended consequence of depositor preference might be increased resolution costs through an offsetting reaction by general creditors. In addition, by changing the priority of off-balance sheet liabilities depositor preference may affect the FDIC's choice of resolution type. We empirically examine the possible impact of national depositor preference on failed-bank resolution costs by looking at state depositor preference laws in effect prior to 1992. In doing so we extend the previous studies of closed-bank resolution costs by controlling for the endogeneity of book measures of bank capital, correcting for sample selection bias introduced by regulatory closure rules, and taking account of depositor preference's possible impact on the FDIC's choice of resolution type. Overall, we find that depositor preference has tended to increase resolution costs and it induced the FDIC to choose assisted mergers over liquidations.

Bank resolution International Monetary Fund
Financial stability is a pillar of well-functioning financial markets. After the last financial crisis, European policymakers harmonised banking regulation and revised the framework of banking resolution. The introduction of the bail-in legislation is a natural experiment to improve the understanding of banking resolution and how it affected the funding strategies of banks. This book assesses whether financial stability has been strengthened by the change in banks' resolution policy with a focus on the bail-in. The book shows how banks changed their funding strategies, shrank their balance-sheets and relied more on deposits. The book will discuss inter-alia the mis-selling of bonds, which happened during 2012-2013, analysing whether the bond allocation changed after the bail-in launch. It discusses how the bail-in mechanism was deemed credible by equity holders and argues that the European case would have useful implications for third countries. Finally, the book relates this discussion to the possible collateral effects generated by the new resolution policy during and after the COVID-19 crisis, which will be of particular interest to researchers and policymakers in banking and financial institutions. ?

Building Strong Banks Through Surveillance and Resolution
International Monetary Fund
The paper will focus on the resolution frameworks of a sample of 12 countries taken from 6 regions. The review of the sample countries is used to analyze issues that may be relevant for other countries and to discuss potential challenges faced in implementing effective safeguards. The remainder of the paper is organized as follows: Section two discusses the rationale for significant powers given to the resolution authority under the key attributes and the far-reaching implications of these powers. Section three offers a brief overview of the safeguards that are incorporated in the key attributes, describes the rationale and intent of each safeguard and how to implement them to support an efficient bank resolution framework. Section four reviews the observed features of safeguards of current resolution regimes in 11 emerging and developing countries, and one country that developed into an advanced economy, to identify potential areas where implementing effective safeguards may require significant changes in various aspects of the local jurisprudence. Building upon the observations made in section four, section five aims to provide guidance for designing sound safeguards in bank resolution frameworks of emerging and developing countries. The paper ends with a section highlighting the key take-aways. This paper is a research note reflecting the authors' review work and experiences and does not reflect in any

way the views of the World Bank or IMF or their management or Boards.

Trade-offs in Bank Resolution Springer Nature
In March 2009, the Fund established a new Framework Administered Account to administer external financial resources for selected Fund activities (the "SFA Instrument"). The financing of activities under the terms of the SFA Instrument is implemented through the establishment and operation of a subaccount within the SFA. This paper requests Executive Board approval to establish the AFRITAC Central subaccount under the terms of the SFA Instrument.

Euro Area Policies International Monetary Fund
Describes history and goals of FDIC resolution activities.

Essays on Banks' Resolutions of Problem Mortgage Loans Edward Elgar Publishing
This manual addresses problem bank resolution from the time a bank is identified as being in financial trouble through intervention to liquidation. It comes with an interactive CD-Rom from which users can download and tailor documents to use in their own closing processes. The book draws on the author's lengthy career as a bank liquidator for the Federal Deposit Insurance Corporation and Resolution Trust Corporation and his worldwide consulting experience with the IMF and other international organizations.

Depositor Preference Legislation and Failed Banks' Resolution Costs World Scientific
Financial Crisis Management and Bank Resolution provides an analysis of the responses to the recent crisis that has beset the international financial markets taking a top down approach looking at the mechanisms to manage a financial crisis, to the practicalities of dealing with the resolution of a bank experiencing distress. This work is an interdisciplinary analysis of the law and policy surrounding crisis management and bank resolution. It comprises contributions from a team of leading experts in the field that have been carefully selected from across the globe. These experts are drawn from the law, central banks, government, financial services and academia. This edited collection will provide a new and important contribution to the subject at a crucial time in the debate around banking resolution and crisis management regimes, and help to plug the gap in our knowledge and understanding of the law of bank resolution and restructuring.

Russian Federation Taylor & Francis
Depositor preference and collateralization of borrowing may reduce the cost of settling the conflicts among creditors that arises in case of resolution or bankruptcy. This net benefit, which may be capitalized into the value of the bank rather than affect creditors' expected returns, should result in lower overall funding costs and thus a lower probability of distress despite increasing encumbrance of the bank's balance sheet. The benefit is maximized when resolution is initiated early enough for preferred depositors to remain fully protected.

1992 Bank Resolutions International Monetary Fund
This SDN revisits the debate on bank resolution regimes, first by presenting a simple model of bank insolvency that transparently describes the trade-off involved between bail-outs, bail-ins, and larger capital buffers. The note then looks for empirical evidence to assess the moral hazard consequences of bail-outs and the systemic spillovers from bail-ins.

Closing a Failed Bank International Monetary Fund
This Technical Note discusses the findings and recommendations made in the Financial Sector Assessment Program for the Russian Federation in the areas of bank resolution and a crisis management framework. The findings reveal that the experiences of past financial crises have strengthened the Russian bank resolution framework. The resolution framework has been effective in preserving financial stability. Since January 2014, 28 banks have been placed in open bank resolution, and three were resolved by purchase and assumption transactions. The effectiveness of bank resolution could be improved. Introduction of the full range of resolution powers and safeguards recommended by the Financial Stability Board Key Attributes would improve the framework's effectiveness.

Types of failed bank resolutions International Monetary Fund
GGD-95-118 1993 Bank Resolutions: FDIC Further Improved Its Resolution Process

Financial Crisis Management and Bank Resolution World Bank Publications
Islamic banking is growing rapidly and its potential impact on global financial stability cannot be underestimated. International standards for resolving banks have evolved after the global financial crisis, culminating in the Financial Stability Board's ("FSB") Key Attributes of Effective Resolution Regimes for Financial Institutions. This paper examines the applicability of the Key Attributes to the resolution of Islamic banks. It concludes that a number of issues would need to be addressed, owing to Islamic banks' unique governance structures and balance sheets. It recommends international guidance for the design of robust Shari`ah -compliant resolution frameworks for jurisdictions with Islamic banks.

1993 Bank Resolutions International Monetary Fund
This book gives an overview of the most common techniques used by analysts and experts to assess and value banks in all phases of a Bank's life, from licensing to resolution. These include licensing procedures, going concern market valuation techniques, liquidation, and resolution methodologies. The author sheds light on financial institutions' reporting and financial statements and explains how to interpret the data. Special attention is given to the different valuation approaches for financial institutions ranging from the basic PE and PBV methodologies to the more sophisticated ones such Discount cash flow (DCF), Dividend discount model (DDM), excess return models (EVA), and their variant, the warranted equity value (WEV) method. The authors also illustrate how to build a sum-of-the-parts model (SOTP) and how to treat capital in the process as well as developing a bottom-up approach for the cost of equity. The book provides numerous real-world examples which will hopefully help practitioners build their own MS Excel models. Furthermore, this publication investigates some of the critical aspects of banking M&A and its valuation implications. This book also takes a deep dive into valuation for Banks in gone concern status, describing the basis for three different types of valuation of Banks in resolution: to inform a decision on whether to put a bank into resolution; to inform the choice of resolution tools and the extent of any bail-in of liabilities; and to determine whether any creditors would have been better off had the bank gone into insolvency. Special attention is given to the valuation of non-performing loans (NPLs) and financial assets focusing on some operational aspects of winding-down a bank's loan and trading book portfolio.

Trade-offs in Bank Resolution Edward Elgar Publishing
This SDN revisits the debate on bank resolution regimes, first by presenting a simple model of bank insolvency that transparently describes the trade-off involved between bail-outs, bail-ins, and larger capital buffers. The note then looks for empirical evidence to assess the moral hazard consequences of bail-outs and the systemic spillovers from bail-ins.

Resolution Frameworks for Islamic Banks Geneva Reports on the World Ec
On June 28th 2012, the small island of Cyprus became the fifth government to request an economic bail-out from the Eurozone after losing access to international capital markets. Less than a year later, a €10 billion second rescue deal was agreed upon — an unprecedented agreement that bailed in creditors of Cyprus' two largest banks, and triggered an economic crisis that the nation still struggles to

recover from today.This resourceful collection of essays provides a thorough and in depth analysis of how Cyprus reached the point of failure and what lessons this experience holds for future economic crises. The various perspectives collectively address unanswered questions, including whether the bail-in can be considered successful, why the recession was less severe than expected, and what conclusions can be drawn about stress-testing exercises across borders.Focusing on one of the (proportionately) largest crises in financial history, the case study will prove essential to policy-makers and politicians, especially in the euro area.

Research Handbook on Cross-Border Bank Resolution International Monetary Fund

This dissertation examines banks' resolution of distressed commercial mortgage loans. Following the introduction in the first chapter, the second chapter reviews the literature on banks' resolutions of distressed loans. In chapter 3, I present a model of banks' resolution decisions under information asymmetry. The model shows that banks prefer to renegotiate instead of foreclosing problem loans when there is a cost associated with revealing the quality of their mortgage portfolios. The fourth chapter presents empirical findings that are consistent with the model, i.e., that banks' resolution decisions are affected by their concerns of revealing negative information through large foreclosures. I find that larger loans are more likely to be renegotiated than smaller loans and that banks take a shorter amounts of time to renegotiate rather than to foreclose on problem loans. Secondly, the impact of loan size on the propensity to renegotiate is magnified for banks with superior past performance and for banks with lower local mortgage distress. In addition, I find that banks that raised new equity capital exhibit a stronger tendency to renegotiate larger problem loans in the previous year. In chapter 5, as a falsification test, I compare the bank-held sample with a Commercial Mortgage Backed Securities (CMBS) sample that does not share banks' mimicking motives, because special servicers of problem loans are not the originators of those loans. I find that the results are weaker or not present for CMBS, in contrast to the bank loan sample. In chapter 6, I study banks' resolution of problem loans while considering their problem loan portfolios. I consider two aspects of banks' problem loan portfolios -- their relationships with borrowers and the degree of regional diversification. Empirical results suggest that the sample banks choose to act "tougher", i.e., foreclose more, as they have more loans with a borrower. Finally, the degree of geographical diversification in problem loan portfolios may affect banks' resolution decisions. I find that as banks have geographically concentrated problem loan portfolios, they are more likely to renegotiate larger loans, measured either absolutely or relatively. Chapter 7 concludes.

Winning Connections? Special Interests and the Sale of Failed Banks International Monetary Fund

This Technical Note on Crisis Management and Bank Resolution Framework was prepared in the context of the Financial Sector Assessment Program for the People’s Republic of China–Hong Kong Special Administrative Region (HKSAR). Overall, the existing institutional framework facilitates communication and coordination domestically, as well as on a cross-border basis. Information sharing and coordination among domestic regulatory authorities and with the Government is undertaken through a variety of formal mechanisms, which are supported by sound legal bases for the exchange of confidential information. There are complementary structures in place for macro- and micro-prudential supervision that contribute to the prevention and identification of problems in banks. Market-wide or bank intrinsic risk issues will be identified by macroprudential surveillance and bank supervision in the Hong Kong Monetary Authority, or by other financial sector regulatory bodies. The deposit protection scheme is transparent, and trusted; however, steps should be taken to enhance efficiency of pay-outs and to ensure the scheme’s sustainability.