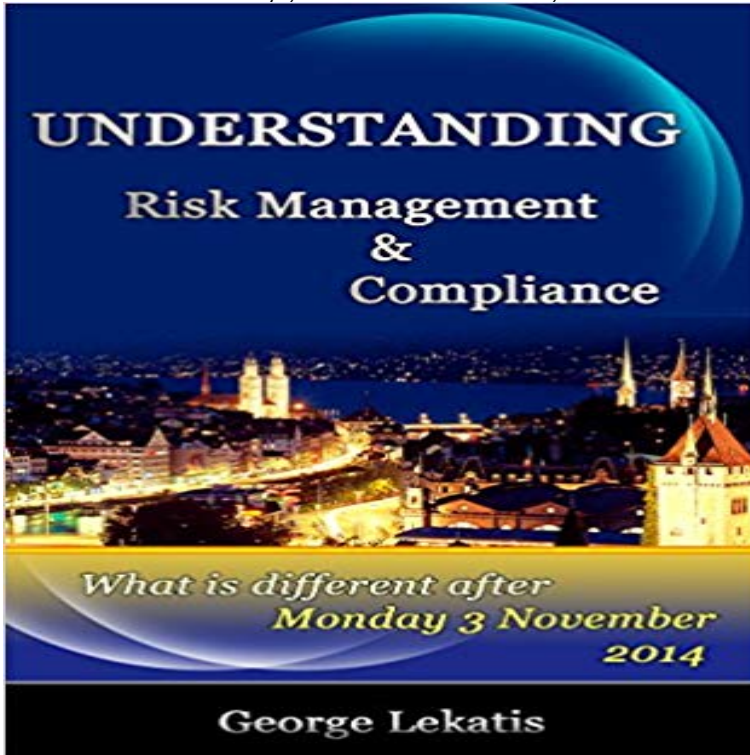


Understanding Risk Management and Compliance, What Is Different After Monday, November 3, 2014



Sad but true: This is the first study to estimate the effect of liquidity regulation on bank balance sheets! Sad but true: Before the 1980s liquidity was way more important. We have an excellent paper: The Impact of Liquidity Regulation on Banks (BIS Working Papers, No 470, Ryan N. Banerjee and Hitoshi Mio, Monetary and Economic Department). We read: Before the 1980s, a central focus of bank regulators had been on various liquidity ratios. Banks had to provide regular reports on the maturity profiles of their assets and liabilities. Regulators paid particular attention to asset liquidity. Indeed, in 1975 George Blunden, the first Chairman of the Basel Committee on Banking Standards (BCBS) and head of banking supervision at the Bank of England stated that the [Basel] Committee's main objective was to help ensure bank solvency and liquidity. (p.317 Goodhart, 2011). During the 1980s, however, the emphasis on liquidity ratios waned. Monetary policy implementation became more centred on short-term interest rates and less on liquidity ratios. The Bank of England recognised that the abolition of bank reserve asset ratios left a prudential gap noting that the Bank will seek to develop the single comprehensive measurement [of the overall liquidity of banks] (p.40 Bank of England, 1981). However, this single comprehensive measurement proved to be elusive. Similarly, there was no agreement on international liquidity standards in Basel I and II. As Goodhart (2011) notes, If one takes the twenty years from 1967 until 1987, both capital and liquidity ratios were declining sharply in most countries. If one takes the next twenty years from 1987 until mid- 2007, capital ratios recovered, but liquidity ratios continued to plummet. We see some interesting graphs: Figure I illustrates the decline in liquidity ratios. Between 1968 and the early 1980s HQLA

declined from around 30% to less than 5% of total assets. There was a further reduction after 1996 when the liquidity regime which prevailed at the time of the financial crisis was introduced. Read more at Number 1 below. Note: I loved Number 4 below, dont forget to read it. Welcome to the Top 10 list.

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