

# Yashil

## IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

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08.00.01 Iqtisodiyot nazariyasi  
08.00.02 Makroiqtisodiyot  
08.00.03 Sanoat iqtisodiyoti  
08.00.04 Qishloq xo'jaligi iqtisodiyoti  
08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti  
08.00.06 Ekonometrika va statistika  
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08.00.08 Buxgalteriya hisobi, iqtisodiy tahlil va audit  
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08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti  
08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya  
08.00.17 Turizm va mehmonxona faoliyati



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# INTERNATIONAL EXPERIENCES ON RESTORATION OF FINANCIAL STABILITY THROUGH INDICATORS IN COMMERCIAL BANKING SECTOR

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Financial and economic crisis of 2007–2009 identified structural imbalances in the global economy and the need for improved regulation, which was reduce systemic risks and limit the consequences of potential insolvency of financial institutions. For this purpose, SPS were developed in 2011 by representatives of the states G20 adopted “Key Attributes of Effective Resolution Regimes Financial Institutions” (hereinafter referred to as the “Key Attributes”)<sup>1</sup>. The development of this direction is the plans for the restoration of financial stability (PRFS).

In connection with the COVID-19 pandemic, the topic of PRFS has become even more relevant. Were new tasks have been set, such as timely taking into account the changing epidemic situation, strengthening interaction with the regulator for a prompt assessment of the financial situation, adjusting reporting requirements and providing state support. Since the PRFS is updated at a significant interval, the stress scenarios were largely inadequate. In particular, it was ambiguous the need to launch PRFS in case of violation of the limit values of indicators that do not take into account regulatory relaxations.

As stated above, the structure of the PRFS is largely determined by the individual characteristics of the bank. However, to ensure comparability, many regulators require mandatory minimum requirements for the list of PRFS<sup>2</sup> indicators.

The March 18, 2021 EBA<sup>3</sup> Advisory Report considers supplementing this list with indicators for the “Minimum Equity Requirement and defined liabilities (MREL), Total Loss Absorption Capacity (TLAC) and volume of unencumbered liquid assets. It is proposed to exclude the indicator weighted average cost of raising funds due to incompatibility between banks.

The EBA also recommends the use of such indicators as:

- a) the ratio of retained earnings to fixed assets;
- b) negative information about the financial position of significant counterparties;
- c) the degree of concentration of sources of liquidity and capital;
- d) the weighted average cost of financing for all segments (including retail deposits);
- e) average maturity of funds raised;
- f) break contract terms on assets and liabilities;
- g) available unencumbered security and others.

## The EBA minimum list

Group	Indicators
1.Capital	a) sufficiency of own funds (CET1 ratio) b) capital adequacy (Total Capital ratio) c) debt burden (Leverage ratio = CET1/A)
2.Liquidity	a) short-term liquidity ratio (LCR) b) net stable funding ratio (NSFR) c) the cost of raising funds from legal entities, including credit institutions (Cost of wholesale funding)

<sup>1</sup> Key Attributes of Effective Resolution Regimes for Financial Institutions, Financial Stability Board, 2014.

<sup>2</sup> Guidelines on the minimum list of qualitative and quantitative recovery plan indicators, European banking authority, 23 July 2015; Report on recovery plans, European Central bank, July 2018, r. 24.

<sup>3</sup> Draft Revised Guidelines on recovery plan indicators under Article 9 of Directive 2014/59/EU, Consultation Paper, EBA/CP/2021/13, 18 March 2021, rr. 6–7





3.Profitability	a) return on assets or equity (ROA, ROE) b) significant operating losses
4. Asset quality	a) growth rate of problem claims b) coverage ratio (ratio of reserves to problem claims)
5.Market indicators	a) (potential) credit downgrade b) spread on CDS instruments c) stock quotes
6. Macroindicators	a) GDP b) CDS spread on government bonds

The implementation of the PRFS implies a significant deterioration in the financial situation ('neardefault' situations) Due to differences between banks, a universal stress scenario does not solve this problem. And in international practice there are no uniform criteria for its depth. Therefore, it is common to use the bottom-up approach, reverse stress testing. and individual calibration (parametrization of the stress scenario), through which the range of limit values is determined. In this regard, one of the main proposals of the EBA Consultation Report (March 2021) is to include in the PRFS a detailed explanation and demonstration of the conservatism of the calibration method used. The validity of expert assessments of banks can be checked by the regulator on the basis of average by banking sector results.

Many regulators recommend the use of several stress scenarios in PRFSs. For example, the general requirements of the Key Attributes are as follows:

- 1) PRFS should include individual and macroeconomic stress scenarios;
- 2) in their parameters, it is necessary to take into account the impact of the shortage of liquidity and capital;
- 3) a review of operational activities is mandatory.

As a criterion for the depth of stress in the scenario, reverse stress tests are used (the closeness of scenario parameters to a critical value, suggesting a significant deterioration in the financial situation). Taking into account the individual characteristics of the bank and the operating conditions, local regulators specify the requirements for the stress test.

**EBA.** The EBA provides for at least three stress scenarios in the PRFS: systemic, individual, and a combination of them. They must satisfy the following conditions: first, take into account the characteristics of the bank (volume and structure of assets, business model, sources of financing, degree of international activity and interconnectedness with market participants). Second, stress scenarios involve unlikely but plausible events. Third, the reverse stress test is considered as a starting point for developing a pre-default scenario. In the "Final Report on Organizational Stress Testing" it is proposed to use this approach to determine risk factors and parameters pre-default stress scenario.

**OCC (USA).** OCC, together with supervised banks, is involved in the development of two stress scenarios: macroeconomic and individual. Reverse stress test used to determine the level of losses leading to violation of mandatory ratios and liquidity shortage (default). The same stress scenarios as under the Comprehensive Capital Analysis and Review (CCAR) and Supervisory stress test under the requirements of the Dodd-Frank Act (DFAST).

**PRA (Great Britain).** In accordance with the requirements of PRA, UK banks conduct individual and macroeconomic stress tests in two versions: using (dynamic) and without (static) PRFS measures. Both financial and non-financial factors of sustainability are considered, including organizational and technical base and staff qualifications. It is recommended to calibrate the parameters (list of indicators, threshold values, evaluation criteria) in order to ensure the feasibility and sufficiency of PRFS activities. In addition to the PRFS, banks complete a standard template, which takes into account the nature of the relationship between the scenarios (mutually complementary, mutually exclusive) and the sequence of activities.

Based on international experience, the best practice is to include stress scenarios with varying degrees of impact on the banking system: macroeconomic and individual, in the PRFS. The first one can be developed by the regulator as part of a bottom-up stress test, which ensures comparability of the results. The second proceeds from the implementation of vulnerabilities characteristic of the bank and leads to a significant deterioration in the financial situation. The parameters of individual stress scenarios may deviate from the general requirements to more accurately reflect the features of the bank.

This report summarizes international best practices in the development of PRFS. In particular, the issues of standardization of the list of indicators and the structure of limit values were touched upon. Particular attention is paid to the parameters of stress scenarios and activities of PRFS. To ensure their feasibility and sufficiency, it is necessary to be guided by both experience and experience of other banks.

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