

# Betaalrekeningen

**Thorsten Beck, Aslı Demirgüç-Kunt, Maria Soledad Martinez Peria**

**Banking Services for Everyone?** Thorsten Beck, Aslı Demirgüç-Kunt, Maria Soledad Martinez Peria, 2006 Using information from 193 banks in 58 countries, the authors develop and analyze indicators of physical access, affordability, and eligibility barriers to deposit, loan, and payment services. They find substantial cross-country variation in barriers to banking and show that in many countries these barriers can potentially exclude a significant share of the population from using banking services. Correlations with bank- and country-level variables show that bank size and the availability of physical infrastructure are the most robust predictors of barriers. Further, the authors find evidence that in more competitive, open, and transparent economies, and in countries with better contractual and informational frameworks, banks impose lower barriers. Finally, though foreign banks seem to charge higher fees than other banks, in foreign dominated banking systems fees are lower and it is easier to open bank accounts and to apply for loans. On the other hand, in systems that are predominantly government-owned, customers pay lower fees but also face greater restrictions in terms of where to apply for loans and how long it takes to have applications processed. These findings have important implications for policy reforms to broaden access.

**Giro Credit Transfer Systems** F. P. Thomson, 2014-05-09 Giro Credit Transfer Systems: Popular International Facilities for Economic Efficiency presents the financial, economic, and social system that has been a successful part of everyday life in nearly every West European country. This book discusses the remarkable benefits conferred by the giro system methods. Organized into six chapters, this book begins with an overview of the origin of the credit transfer principle to minimize the public's demand for coinage. This text then explains the financial system in which credit circulation takes the place of banknotes and coinage. Other chapters consider the implications of a comprehensive giro system, which is necessary to analyze the processes and costs incurred in operating British monetary transmission methods. This book discusses as well the general survey of the growth of the service. The final chapter deals with the establishment of the bank's credit transfer scheme. This book is a valuable resource for bankers and stockbrokers.

**De rekening-courant-verhouding** Frans Hendrik Jacobus Mijnsen, 1988

**The Current Account in Perspective** International Monetary Fund, 1990-04-01 This paper draws some lessons about policies toward the current account from Italy's balance of payments history between 1960 and 1988. The key role of speculative capital flows during every major episode of external imbalance brings out the limitations of exchange rate rules that focus exclusively on the current account. Simple saving-investment rules would also have failed to avert Italy's balance of payments crises. These arose in the context of widening current deficits due to a rising investment ratio and/or a widening private imbalance, which should have been self-correcting according to the commonly proposed saving-investment rules.

*De rekening-courantverhouding* F. H. J. Mijnsen, 1995

**The Significance of the Current Account** Mr. Lazaros E. Molho, 1990-04-01 This paper reassesses the significance of persistent current imbalances as they become easier to finance in the process of European integration. After highlighting some limitations of simple saving-investment guidelines for policies toward the current account, the paper shows that an economy's current account position may be an indicator of its attitude toward risk. Externalities in the incidence of risk could warrant government concern over current imbalances, even if they are caused by privately motivated investment and saving decisions. Such externalities may arise from credit markets' conventional perceptions about country risk and from existing deposit insurance arrangements.

*Fiscal Deficits and Current Account Deficits* Mr. Michael Kumhof, Mr. Douglas Laxton, 2009-10-01 The effectiveness of recent fiscal stimulus packages significantly depends on the assumption of non-Ricardian savings behavior. We show that, under the same assumption, fiscal deficits can have worrisome implications if they turn out to be permanent. First, if they occur in large countries they significantly raise the world real interest rate. Second, they cause a short run current account deterioration equal to around 50 percent of the fiscal deficit deterioration. Third, the longer run current account deterioration equals almost 75 percent for a large economy such as the United States, and almost 100 percent for a small open economy.

Temporary Import Tariffs, the Real Exchange Rate and the Current Account International Monetary Fund, 1988-08-17 In this paper a general equilibrium intertemporal model with optimizing consumers and producers is developed to analyze how the imposition of a temporary import tariff affects the path of real exchange rates and the current account. The model is completely real, and considers a small open economy that produces and consumes three goods each period. It is shown that, without imposing rigidities or adjustment costs, interesting paths for the equilibrium real exchange rate can be generated. In particular “equilibrium overshooting” can be observed. Precise conditions under which a temporary import tariff will worsen the current account in period 1 are derived. Several ways in which the model can be extended are discussed.

**Turkey: Selected Issues Paper** International Monetary Fund. European Dept., 2014-12-08 This Selected Issues paper examines the external imbalance situation in Turkey. Turkey’s current account deficit is expected to remain elevated at about 5.5 to 6 percent of GDP through 2019. Reducing the deficit to a more sustainable level about 2.5 to 3 percent of GDP should be a key policy priority. Applying the Global Integrated Monetary and Fiscal Model, the paper quantifies the impact of four different approaches in reducing the current account deficit. The analysis shows that policies that directly increase private or public savings can reduce the external imbalance without reducing private investment and that they have relatively modest negative growth implications.

**Model of the U.S. Current Account** International Monetary Fund, 1988-03-22 This paper presents an econometric model of U.S. current account transactions. The model is used to analyze the factors behind the deterioration in the U.S. external position during the 1980s and to examine the sensitivity of the U.S. current account balance to changes in factors which are its major determinants. The results suggest that the appreciation of the U.S. dollar and relatively faster economic growth in the United States account for most of the rise in the U.S. external deficit. The results also indicate that the depreciation of the dollar since March 1985 has contributed to a substantial improvement in the U.S. current account balance relative to what it otherwise might have been.

**The Complete Guide to ACCPAC Plus 6.0** Moffatt, D. Joni, 1994

**A Quantitative Examination of Current Account Dynamics in Equilibrium Models of Barter Economies** Mr. Enrique G. Mendoza, 1992-02-01 This paper provides a numerical analysis of an intertemporal equilibrium model of a small open, barter economy that is subject to random shocks affecting endowments, the terms of trade, and the real interest rate. Equilibrium stochastic processes for macroeconomic aggregates are computed and their properties are compared with observed stylized facts. The model mimics the Harberger-Laursen-Metzler effect, but cannot account for a countercyclical trade balance, the variability of the real exchange rate, and the income elasticity of imports. The results also show that the correlation between the trade balance and the terms of trade, given incomplete insurance markets, is sensitive to changes in preference parameters and in the persistence of exogenous shocks.

**Current Account Developments in New Member States of the European Union** Jesmin Rahman, 2008-04 This paper

analyzes current account (CA) developments in the following 10 new EU members states: Czech Republic, Bulgaria, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia and Slovenia. During the last 15 years, these countries, on average, have run CA deficits that are considerably higher than the average CA deficit of other developing countries. However, more recently, a diverging pattern has emerged among these countries with one group, consisting of the Baltic countries, Bulgaria and Romania, experiencing rapid widening, while the others seeing a stabilization in their CA balances. Using panel data for 59 countries, this paper empirically investigates the following three questions: Are higher average deficits in EU-10 explained by medium-term macroeconomic fundamentals? What explains the diverging CA behavior among EU-10? And finally, how challenging is it for the group experiencing rapidly widening CA deficits to reverse the trend?

**Fiscal Expansion and External Current Account Balance** International Monetary Fund, 1988-11-16 This paper analyzes, in a general equilibrium framework, how fiscal policy transmits its effects to the current account of the balance of payments. In discussing the role of fiscal policies in the Fund's stabilization programs, the paper compares different approaches to explain the determination of the external balance. The model presented here is based on intertemporal optimization and focuses on the behavior of private and public agents. Some empirical evidence is also presented, based on data from ten Latin American countries. Finally, an appendix presents an integrated system of financial, external, and government accounts.

**Enterprise Arrears in Russia** Mr. Sérgio Pereira. Leite, Mr. David Bigman, 1993-08-01 This paper examines the causes of the large buildup of enterprise arrears in Russia during 1992, and evaluates policy options to deal with them. Noting the experience of Eastern European countries, the paper emphasizes that the settlement of arrears through wholesale extension of credit would only achieve a temporary reduction of arrears while inviting moral hazard problems and creating expectations of future bailouts. Instead, emphasis should be placed on measures that instill financial discipline and promote necessary structural changes. These measures should be supported by adequate legislation, effective supervision, and credible sanctions against defaulting enterprises and their managers.

*A Foundation in Business Accounting* A. A. Callam, M. J. Ryder, 1977

**Turkey** International Monetary Fund. European Dept., 2016-04-25 This paper discusses key issues of Turkey's economy including private savings in Turkey, increase in the minimum wage for 2016, and nonfinancial corporate sector debt in Turkey. Over the last decade and half, Turkey successfully stabilized its macro economy. In the aftermath of the 1999-2001 economic crises, Turkey pursued a highly successful policy of macroeconomic stabilization. At the same time, however, private sector saving rate decreased significantly, leading to a current account deficit. The minimum wage increased by 30 percent in January 2016, affecting about 8 million workers directly. Nonfinancial corporate sector debt has increased substantially in recent years, on the back of increased foreign currency leverage.

**Trade Reform Under Partial Currency Convertibility** International Monetary Fund, 1988-08-02 This paper discusses the macroeconomic implications of trade reform in the presence of capital account restrictions. The latter is modelled by recognizing prior constraints on free currency convertibility that are imposed via the use of a multiple exchange rate system. The results of the analysis indicate that the preferred sequence of liberalization need not be of the commonly advocated "current account first" variety, and that real depreciation rather than real appreciation is in fact a more probable outcome following domestic tariff liberalization.

**The United States** Mr. Stephen S. Golub, 1994-03-01 This paper reviews the macroeconomic and microeconomic dimensions of

the United States-Japan conflict over trade. From a macroeconomic perspective, there is nothing surprising about Japan's surpluses, given global trends in saving and investment. The current accounts of the United States and Japan have both responded to exchange rate changes in a normal fashion with about a two-year lag. Although not the source of the Japanese current-account surplus, a key issue in the debate is the nature of Japanese trade policy and its possible effects on trade patterns. Empirical studies attempting to determine whether Japan's trade prices and quantities are abnormal have arrived at conflicting conclusions. This is a Paper on Policy Analysis and Assessment and the author(s) would welcome any comments on the present text. Citations should refer to a Paper on Policy Analysis and Assessment of the International Monetary Fund, mentioning the authors) and the date of issuance. The views expressed are those of the author(s) and do not necessarily represent those of the Fund.

**Criteria of External Sustainability** International Monetary Fund, 1988-07-11 This paper analyzes the main conceptual issues that arise in assessing external sustainability with a view toward developing operational criteria for the purposes of multilateral surveillance. The main contribution of the analysis is to show how conditional forecasts of external imbalance may be generated in a consistent way that explicitly incorporates a mechanism for achieving sustainability. An index of external unsustainability is also derived that reflects the probability of future changes in policies expected by private agents over time.

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