

POLICIES OF THE COMMERCIAL BANKS LIQUIDITY MANAGEMENT IN THE CRISIS CONTEXT

Trenca Ioan

„Babeş-Bolyai” University, Faculty of Economics and Business Administration, Cluj-Napoca, Teodor Mihali Street, No. 58-60, Cluj Napoca, Cluj County, Romania, E-mail: ioan.trenca@econ.ubbcluj.ro, Phone: 0040264418652

Păun Dragoş³⁶²

„Babeş-Bolyai” University, Faculty of Economics and Business Administration, Cluj-Napoca, Teodor Mihali Street, No. 58-60, Cluj Napoca, Cluj County, Romania, Phone: 0040264418652

The article focuses on liquidity management in Commercial Banks, and presents the steps that a good management has to follow to ensure that the position of the bank is not put into jeopardy following a lack of liquidity. Different management decisions and liquidity strategies are studied, with an emphasis on currency strategies, strategies for funding liquidity risk, financing and planning liquidity after different scenarios. The paper also takes into consideration and studies what happens with the liquidity management during crisis situations.

Keywords: liquidity management, liquidity risk, liquidity planning procedures, alternative scenarios, liquidity crisis management.

JEL Classification: G32, G33.

Banking liquidity represents the capacity of a bank to finance itself efficiently the transactions. The liquidity risk, for a bank, is the expression of the probability of losing the capacity of financing its transactions, respectively of the probability that the bank cannot honor its obligations to its clients (withdrawal of deposits, maturity of other debt, and cover additional funding requirements for the loan portfolio and investment) The management of the liquidity risk presents important at least from two points of view: primarily an inadequate level of liquidity may lead to the need to attract additional sources of with higher costs reducing profitability of the bank that will lead ultimately insolvency; and secondly an excessive liquidity may lead to a decrease of the return on assets and in consequence poor financial performance.

A bank has a potential of appropriate liquidities when it's in condition to obtain the funds immediately and at a reasonable cost, when these are necessary. In practice, achieving and maintaining optimum liquidity is a real art of bank management. Maintaining an adequate degree of liquidity in the whole banking system is extremely important, because the registration of a liquidity crisis at a single bank can have negative repercussions over the whole banking system thanks to the risk of contagion through interbank settlements.

The sophistication of liquidity management and liquidity risk depends on the size and characteristics of each bank as do the nature and complexity of activities held by it.

The management of liquidity policies of a bank has to include a decisional structure for the risk management, a pattern (a strategy) for approaching operations and funding, a set of exposure limits to liquidity risk and a set of procedures for planning liquidities after alternative scenarios including crisis situations. (Gresnig, Brajovic Bratanovic, 2004, p.102).

The structure of decision-making reflects the importance that the management is showing to liquidity in general; the banks which emphasize the liquidity normally implement a structure for managing liquidity risk from ALCO (Assets and Liabilities Committee) and includes the

³⁶² „Investeşte în oameni!” doctorand bursier în „Proiect cofinanţat din Fondul Social European prin Programul Operaţional Sectorial Dezvoltarea Resurselor Umane 2007-2013”

Management Policies For Commercial Banks

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