

Tác động của chính sách an toàn vĩ mô và chính sách tiền tệ đến rủi ro ngân hàng tại nhóm nước Eagle – Cách tiếp cận Bayes

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Tóm tắt: Nghiên cứu được thực hiện để đánh giá tác động của chính sách tiền tệ (CSTT) và chính sách an toàn vĩ mô (CSATVM) đến rủi ro ngân hàng tại các quốc gia có nền kinh tế mới nổi và dẫn dắt tăng trưởng kinh tế thế giới (Emerging and growth-leading economies – EAGLE). Kết quả nghiên cứu cho thấy, lãi suất, mức cung tiền và tăng trưởng tín dụng làm tăng rủi ro ngân hàng, trong khi tỷ lệ vốn điều lệ cấp 1 so với tài sản điều chỉnh theo trọng số rủi ro cải thiện sự ổn định của ngân hàng tại nhóm nước EAGLE. Kết quả nghiên cứu cũng cho thấy, sự tương tác giữa CSTT và CSATVM làm tăng rủi ro của ngân hàng, nhưng xác suất là tương đối thấp.

Từ khóa: Rủi ro ngân hàng, hồi quy Bayes, nhóm nước EAGLE, chính sách tiền tệ, chính sách an toàn vĩ mô.

Mã phân loại JEL: C11, C33, G21.

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