



Policies to Mitigate Procyclicality

International Monetary Fund

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This paper examines how procyclicality affects the financial system and the regulations or market practices that can accentuate economic cycles. The paper also discusses the role of private sector risk management practices, including liquidity risk management, compensation practices, capital adequacy requirements and provisioning rules, deposit insurance regimes, and monetary policy actions in the recurring phenomenon. Discussions pertaining to potential options to mitigate procyclicality are included alongside a short discussion on the major implementation challenges.

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