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The crisis in Europe has underscored the vulnerability of European bank funding models compared to international peers. This paper studies the drivers behind this fragility and examines the future of bank funding, primarily wholesale, in Europe. We argue that cyclical and structural factors have altered the structure, cost, and composition of funding for European banks. The paper discusses the consequences of shifting funding patterns and investor preferences and presents possible policy options and bank actions to enhance European bank funding models' robustness. Author: Lesle, Mrs. Vanessa Le Publisher: INTERNATIONAL MONETARY FUND Illustration: N Language: ENG Title: Bank Debt in Europe "Are Funding Models Broken" Pages: 00040 (Encrypted EPUB) / 00040 (Encrypted PDF) On Sale: 2012-12-20 SKU-13/ISBN: 9781475522037 Category: Business & Economics: Economics - Macroeconomics

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