

Estimating Equilibrium Exchange Rates For Armenia And Georgia - , Shuang Ding

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The paper examines the slowdown of lending by large U.S. banks over the period 2007Q3 - 2009Q2, focusing on: (i) whether capital or liquidity was the binding constraint; (ii) factors influencing banks' decision to hold capital; and (iii) their pricing behavior. Using quarterly data for the largest U.S. banks, the paper finds that capital, rather than liquidity, constrained lending. Banks took actions to increase capital by slowing lending and raising profit margins, not fully passing through the Federal Reserve's interest rate cuts. Banks optimally choose capital based on the expected future demand for loans and the marginal cost of capital. Author: Omar, Al Shehabi, Author: Ding, Shuang Publisher: INTERNATIONAL MONETARY FUND Illustration: N Language: ENG Title: Estimating Equilibrium Exchange Rates for Armenia and Georgia Pages: 00021 (Encrypted PDF) On Sale: 2006-04-30 SKU-13/ISBN: 9781451869705 Category: Business & Economics : International - General

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