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Securitization Requirements

11. Estimated Effects of Derivatives Changes on Lending Rates; H. Taxes and Fees; I. Integrated Effects on Credit Provision; 12. Annual Fees and Taxes on European and U.S. Banks; 13. Estimated Effects of Tax and Fee Changes on Lending Rates; 14. Cumulative Impact of Regulatory Reforms on Lending rates; 3. Effects of Changes in Key Parameter Assumptions on Lending Rates; IV. Uncertainties and Areas for Further Research; V. Conclusion; Appendix I. Supplementary Tables; Appendixes; I. Supplementary Tables; 16. European, Japanese, and U.S. Banks in the Sample
17. Planned De-Risking Measures, End-2010 Appendix II. Assumptions for the Credit Pricing Equation; II. Assumptions for the Credit Pricing Equation; References

Sommario/riassunto

This study assesses the overall impact on credit of the financial regulatory reforms in Europe, Japan, and the United States. Long-term cost estimates are provided for Basel III capital and liquidity requirements, derivatives reforms, and higher taxes and fees. Overall, average lending rates in the base case would rise by 18 bps in Europe, 8 bps in Japan, and 28 bps in the United States. These results are similar to the official BIS assessments of Basel III and an OECD analysis, but lower as a result of including expense cuts and reductions in the returns required by investors. As a result,

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networks"; "Moving beyond averages: Individual-level variation in disease transmission"

"Models for the spread of HIV /AIDS: Trends in Southern Africa"

Epidemic spread in populations at demographic equilibrium"; "Models for Dengue transmission and control"; "Seasonality of rotavirus infection with its vaccination"; "Current research issues in mosquito-borne diseases modeling"; "The role of transactional sex in spreading HIV in Nigeria"
