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7. Absolute Sigma Convergence by Bank Type VI. Concluding Remarks; Appendix; I. Variable Definitions and Sources; References

Sommario/riassunto

Did the occurrence of systemic banking crises in the 1990's and 2000's significantly alter the behavior of banks in the Mercosur? The objective of this paper is to answer this question by analyzing changes in bank behavior after crises in the Mercosur region. To our knowledge, this is the first paper to apply the convergence methodology-which is common in the growth literature-to post-crisis bank behavior. Using a panel dataset of commercial banks during the period 1990-2006, we analyze the impact of crises on four sets of financial indicators of bank behavior-profitability, maturity preference,