

1.	Record Nr.	UNISA990000606890203316
	Titolo	Rules 1 to 4B : sections 1001 to 1081 / Charles Alan Wright (4)
	Pubbl/distr/stampa	St. Paul : West, 1987
	Edizione	[2 ed.]
	Descrizione fisica	LXVIII,514 p. ; 26 cm + 1 fasc (188 p.)
	Disciplina	347.7305
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2.	Record Nr.	UNINA9910788345203321
	Autore	Zicchino Lea
	Titolo	Bank Losses, Monetary Policy and Financial Stability—Evidence on the Interplay from Panel Data / / Lea Zicchino, Erlend Nier
	Pubbl/distr/stampa	Washington, D.C. : , : International Monetary Fund, , 2008
	ISBN	1-4623-0231-9 1-4527-6723-8 9786612841835 1-4518-7090-6 1-282-84183-1
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	Altri autori (Persone)	NierErlend
	Disciplina	332.1
	Soggetti	Bank failures - Econometric models Monetary policy - Econometric models Economic stabilization - Econometric models Banks and Banking Money and Monetary Policy Industries: Financial Services Banks

Depository Institutions
 Micro Finance Institutions
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 Monetary Policy, Central Banking, and the Supply of Money and Credit:
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 Loans
 Credit
 Banking crises
 Banks and banking
 Financial crises
 United States

Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
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Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references.
Nota di contenuto	<p>Contents; I. Introduction; II. Theory and Hypothesis Development; III. Empirical Method and Data; Tables; 1. Summary Statistics; 2. Average of Provision Ratio; IV. Benchmark Results; 3. Benchmark Equation-Determinants of Loan Growth; V. The Effect of Monetary Policy; 4. The Effect of Losses and Monetary Policy-Interactions; 5. The Effect of Capital and Monetary Policy-Interactions; 6. The Effect of Losses, Capital, and Monetary Policy-Interactions; VI. Financial Conditions: Crisis Versus Noncrisis Countries; 7. Determinants of Loan Growth: Crisis Versus Non-crisis Countries</p> <p>8. Monetary Policy and Banking Crises VII. Robustness Checks; A. Bank-fixed Effects; 9. Monetary Policy and Banking Crises-Interactions; 10. The Effect of Losses and Monetary Policy-Fixed Effects; B. Endogeneity of Bank-specific Characteristics; VIII. Conclusions; 11. The Effect of Losses and Monetary Policy-Robustness to Endogeneity (Fixed Effects Estimate); 12. Description of Variables and Data Sources; 13. Summary Statistics: Monetary Policy and Banking Crisis Countries; 14. Summary Statistics: Monetary Policy and Banking Crisis Episodes; Appendix; References</p>
Sommario/riassunto	<p>We assess the extent to which loan losses affect banks' provision of credit to companies and households and examine how feedback from losses to a reduction in credit is affected by the monetary policy stance. Using a unique cross-country dataset of more than 600 banks from 32 countries, we find that losses lead to a reduction in credit and that this effect is more pronounced when either initial bank capitalization is thin or when monetary policy is tight. Moreover, in the face of credit losses, ample capital is more important in cushioning the effect of loan losses when monetary policy is tight. In other words, capital buffers and accommodating monetary policy act as substitutes in offsetting the</p>

adverse effect of losses on loan growth. While most of these effects are stronger in crisis times, we find them to operate both in and outside full-blown banking crises. These findings have important implications for the interplay between financial stability and monetary policy, which this paper also draws out.
