

Bn BANK

JAN-FREDERIK MODELL

THE IMPACT OF THE SUBPRIME-CRISIS ON EUROPEAN BANKS JAN-FREDERIK MODELL, 2008-04-22 INHALTSANGABE: ABSTRACT: THE US SUBPRIME-CRISIS BECAME A HEADLINE IN THE GLOBAL MEDIA STARTING IN FEBRUARY 2007 AFTER THE US HOUSING MARKET HAD ALREADY SHOWN FIRST SIGNS OF A SLOWDOWN IN LATE 2006. PREVIOUSLY, THE US HOUSING MARKET HAD ENJOYED A FAVORABLE ENVIRONMENT, ESPECIALLY FROM 2002 TO 2005, WHICH WAS CHARACTERIZED BY LOW INTEREST RATES, RISING HOUSE VALUES, AND INCREASING HOME FINANCING POSSIBILITIES THROUGH SUBPRIME MORTGAGES. HOWEVER, MORE AND MORE EVENTS WERE PUBLISHED DURING THE YEAR BY US MORTGAGE BROKERS, INTERNATIONAL INVESTMENT BANKS, AND CENTRAL BANKS AROUND THE WORLD THAT PRESENTED A PICTURE WHICH CAUSED TODAY'S PERCEPTION OF THE SUBPRIME-CRISIS. WHAT'S MORE, THE SUBPRIME-CRISIS IS FAR FROM BEING OVER: AN END TO THE CRISIS IS NOT YET IN SIGHT. ONE RATHER UNIQUE CHARACTERISTIC OF THIS CRISIS IS THAT ITS ACTUAL BASIS IS THE DELINQUENCIES AND DEFAULTS OF SUBPRIME SINGLE-FAMILY HOME MORTGAGES IN THE US WHICH IS COMMONLY NOT REGARDED TO BE OF GREAT RELEVANCE FOR THE INTERNATIONAL CAPITAL MARKETS. HOWEVER, TAKING INTO ACCOUNT THE ORIGINATE AND DISTRIBUTE BUSINESS MODEL OF US MORTGAGE BROKERS IN CONNECTION WITH THE SECURITIZATION OF THESE MORTGAGES INTO VARIOUS TYPES OF SECURITIES THAT ARE TRADED ON A GLOBAL BASIS, IT IS NOT SURPRISING TO OBSERVE THAT BANKS AND INVESTMENT FUNDS AROUND THE WORLD WERE INVESTED INTO THESE SECURITIES. BEFORE THE CRISIS STARTED, ONLY A FEW BANKS OR FUNDS CONSIDERED THE LIQUIDITY OF THESE SECURITIES WHEN INVESTING SIGNIFICANT AMOUNTS OF MONEY IN THEM BECAUSE THEY FOCUSED ON MAXIMIZING THEIR RETURNS. BUT, WHEN LARGER PROBLEMS IN THE US SUBPRIME MORTGAGE MARKET BECAME EVIDENT, LIQUIDITY BECAME THE MAJOR CONCERN FOR INVESTORS AND INVESTOR PREFERENCES SIGNIFICANTLY SHIFTED TO SAFER ASSETS SUCH AS GOVERNMENT BONDS. THIS CAUSED SEVERE PROBLEMS IN THE MONEY MARKET, WHICH ULTIMATELY BROUGHT THE CRISIS ACROSS THE ATLANTIC TO EUROPE. MOREOVER, FUNDING PROBLEMS EMERGED AND CAUSED THE FIRST BANK RUN IN EUROPE IN DECADES WHEN DEPOSITORS IN BRITAIN STARTED TO QUEUE OUTSIDE NORTHERN ROCK BRANCHES FOR HOURS TO WITHDRAW THEIR DEPOSITS IN LIGHT OF FEARS THAT THE BANK MIGHT HAVE TO FILE FOR BANKRUPTCY. IN ADDITION, ANOTHER BRITISH BANK HAD BEEN IN THE SPOTLIGHT EARLIER THAT YEAR BECAUSE HSBC WAS THE FIRST EUROPEAN BANK TO ANNOUNCE A BILLION DOLLAR WRITE-OFF LINKED TO ITS EXPOSURE TO SUBPRIME MORTGAGES. TAKING INTO CONSIDERATION THE SUBPRIME-CRISIS-RELATED EVENTS IN EUROPE, THE BRITISH BANKING MARKET CAN BE CHARACTERIZED AS THE [...]

EASTERN EUROPE'S EXPERIENCE WITH BANKING REFORM ALFREDO E. THORNE, 1993 THE EFFECTIVENESS OF BANKS IN THE TRANSITION DEPENDS ON HOW SOON AUTHORITIES BEGIN TO RESTRUCTURE THE BANKING SYSTEM AND HOW THAT RESTRUCTURING FITS INTO THE SEQUENCE WITH ENTERPRISE RESTRUCTURING AND PRIVATIZATION.

THE REPORT: INDONESIA 2017 OXFORD BUSINESS GROUP, 2016-11-10 ALTHOUGH CHINESE AND GLOBAL DEMAND, LOW COMMODITY PRICES AND RISING WAGES WILL CONTINUE TO CHALLENGE TRADE GROWTH IN 2016, INDONESIA REMAINS ON A POSITIVE TRAJECTORY. RISING DOMESTIC DEMAND, INCREASING LIBERALIZATION MEASURES, IMPROVEMENTS TO THE INVESTMENT CLIMATE AND A SHIFT TOWARDS VALUE-ADDED PRODUCTION WILL BOLSTER BOTH EXPORTS AND INVESTMENT. AT THE SAME TIME, NEW TRADE AGREEMENTS WITH THE WORLD'S LARGEST ECONOMIES LOOK SET TO DRIVE LONG-TERM TRADE EXPANSION. PRUDENT GOVERNMENT POLICY, AN AMBITIOUS REFORM AGENDA AND RISING RECOGNITION OF THE ROLE OF THE PRIVATE SECTOR SHOULD HELP TO KEEP INVESTMENT AND TRADE STABLE IN 2016, AND DESPITE EXPORTS AND GROWTH HAVE DIPPED IN RECENT YEARS, THE COUNTRY IS WELL POSITIONED TO MAKE THE CRUCIBLE TRANSFORMATION FROM A CONSUMPTION- TO INVESTMENT-BASED ECONOMY.

THE REPORT: KUWAIT 2008, 2008

THE REPORT: OMAN 2016 OXFORD BUSINESS GROUP, 2016-01-12 OMAN'S GDP GREW 4.6% BETWEEN 2013 AND 2014 ACCORDING TO THE OMAN CENTRAL BANK, WITH HYDROCARBONS THE MAIN DRIVER OF THE ECONOMY AT ALMOST 50% OF GDP. ALTHOUGH THE DIP IN OIL PRICES HAS PUT PRESSURE ON GOVERNMENT REVENUES, AUTHORITIES ARE PRESSING AHEAD WITH SPENDING PLANS FOR THE SECTOR, PARTICULARLY IN THE DOWNSTREAM SEGMENT. THE COUNTRY'S INFRASTRUCTURE EXPANSION PLANS ARE ALSO MOVING FORWARD, PARTICULARLY AT THE COUNTRY'S THREE PORTS AS THE COUNTRY SEEKS TO LEVERAGE ITS STRATEGIC POSITION ON THE STRAIT OF HORMUZ AND ESTABLISH ITSELF AS A GLOBAL TRANSPORT AND LOGISTICS HUB. FEEDING OFF THIS DEVELOPMENT DRIVE ARE THE SULTANATE'S BANKS, WITH PROJECT FINANCE REGARDED AS ONE OF THE MOST PROMISING AREAS FOR LENDING GROWTH. IN THE LONGER TERM, OMAN VISION 2020 SEEKS TO BOOST PRIVATE SECTOR PARTICIPATION IN THE ECONOMY AND FUEL SME GROWTH IN KEY SECTORS, INCLUDING CONSTRUCTION, RETAIL, TOURISM AND TRANSPORT.

BRITISH MULTINATIONAL BANKING, 1830-1990 GEOFFREY JONES, 1993 ANALYSES THE EMERGENCE, GROWTH AND PERFORMANCE FROM THE 1830S TO THE PRESENT

THE REPORT: JORDAN 2011,

OECD BENCHMARK DEFINITION OF FOREIGN DIRECT INVESTMENT 2008 FOURTH EDITION OECD, 2009-10-15 THE OECD BENCHMARK DEFINITION OF FOREIGN DIRECT INVESTMENT SETS THE WORLD STANDARD FOR FDI STATISTICS. IT PROVIDES A SINGLE POINT OF REFERENCE FOR STATISTICIANS AND USERS ON ALL ASPECT OF FDI STATISTICS, WHILE REMAINING COMPATIBLE WITH OTHER INTERNATIONALLY ACCEPTED STATISTICAL STANDARDS.

MODERN MONETARY MACROECONOMICS CLAUDE GNOS, SERGIO ROSSI, 2012-01-01 THIS TIMELY BOOK USES CUTTING-EDGE RESEARCH TO ANALYSE THE FUNDAMENTAL CAUSES OF ECONOMIC AND FINANCIAL CRISES, AND ILLUSTRATES THE MACROECONOMIC FOUNDATIONS REQUIRED FOR FUTURE ECONOMIC POLICYMAKING IN ORDER TO AVOID THESE CRISES. THE EXPERT CONTRIBUTORS TAKE A CRITICAL APPROACH TO MONETARY ANALYSIS, PROVIDING ELEMENTS FOR A NEW PARADIGM OF ECONOMIC POLICYMAKING AT BOTH NATIONAL AND INTERNATIONAL LEVELS. MAJOR ISSUES ARE EXPLORED, INCLUDING: INFLATION, CAPITAL ACCUMULATION AND INVOLUNTARY UNEMPLOYMENT, SOVEREIGN DEBTS AND INTEREST PAYMENT, AND THE EURO-AREA CRISIS. OPENING NEW LINES OF RESEARCH IN THE ECONOMIC AND FINANCIAL CRISES, THIS BOOK WILL PROVE A FASCINATING READ FOR ACADEMICS, STUDENTS AND RESEARCHERS IN THE FIELD OF MONETARY ECONOMICS. MONETARY POLICYMAKERS, CENTRAL BANK OFFICIALS AND INTERNATIONAL FINANCIAL ORGANISATIONS WILL ALSO FIND THE BOOK TO BE AN INVALUABLE RESOURCE.

BANKING AND FINANCIAL STABILITY IN CENTRAL EUROPE DAVID GREEN, KARL PETRICK, 2002-04-26 '...THIS BOOK WOULD BE SUITED TO LAWYERS AND NON-LAWYERS ALIKE. IN ADDITION, IT PROVIDES AN INTERESTING LOOK AT THE EU BANKING SYSTEM AND THE SYSTEMS OF CENTRAL AND EASTERN EUROPEAN COUNTRIES.' - ELLIE PALMER, JOURNAL OF INTERNATIONAL BANKING LAW AND REGULATION THE EASTWARDS EXPANSION OF THE EUROPEAN UNION IS ONE OF THE MOST EXPLOSIVE ECONOMIC AND POLITICAL ISSUES OF THE EARLY 21ST CENTURY. ECONOMIC AND FINANCIAL STABILITY COMBINED WITH RISING PROSPERITY IN THE APPLICANT COUNTRIES ARE INCREASINGLY SEEN AS NECESSARY PRECONDITIONS FOR EUROPEAN UNION MEMBERSHIP. THIS AUTHORITATIVE VOLUME, WRITTEN BY SCHOLARS AND PRACTITIONERS FROM CENTRAL AND WESTERN EUROPE AND THE UNITED STATES, CONFRONTS THE ISSUES INVOLVED IN THREE OF THE COUNTRIES MOST LIKELY TO BE SUCCESSFUL APPLICANTS TO THE EU - THE CZECH REPUBLIC, HUNGARY AND SLOVENIA. A SPOTLIGHT IS TURNED ON THE BANKING AND FINANCIAL INDUSTRIES, AS THEY ARE CRUCIAL TO THE ACHIEVEMENT OF ECONOMIC STABILITY. THE BLEND OF EXPERTISE DEPLOYED, WHICH DRAWS ON IN-DEPTH KNOWLEDGE AND EXTENSIVE EXPERIENCE IN CENTRAL BANKING, FINANCIAL AND COMMERCIAL LAW, BUSINESS, PRACTICAL POLICY MAKING AND ECONOMIC ANALYSIS, ENSURES THAT THIS BOOK IS TIMELY, RELEVANT AND INSIGHTFUL. THE AUTHORS SUGGEST THAT THE ROLE OF THE STATE IN BOTH CREATING AND MAINTAINING AN EFFECTIVE FINANCIAL SECTOR IS CENTRAL. FURTHERMORE, THEY ARGUE THAT WELL-REGULATED COMMERCIAL BANKS AND STRATEGIC FOREIGN INVESTORS ARE A MUST AS, IN PRACTICE, THE ATTEMPT TO SKIP STRAIGHT TO MODERN CAPITAL MARKETS HAS BEEN RUINOUS. THIS ACCESSIBLY WRITTEN VOLUME WILL BE OF INTEREST TO STUDENTS AND SCHOLARS OF ECONOMICS, FINANCE, LAW, POLITICAL SCIENCE, THE SOCIOLOGY OF ECONOMIC LIFE AND EUROPEAN STUDIES.

THE FINANCIAL CRISIS AND WHITE COLLAR CRIME NICHOLAS RYDER, 2014-05-30 This timely book will be of great use to both teachers and students of financial crime relevant modules. It will also appeal to policy-makers in government departments, law enforcement agencies and financial regulatory agencies, as well as profession

UNDERSTANDING THE UK ECONOMY PETER J. CURWEN, 1992-09-04 Explains the UK economy as a macroeconomy and as a financial system, as well as examining spending, taxing and borrowing and external transactions within the economy and the labour market, and welfare and industrial policy within the UK economy.

TRANSITION TO THE MARKET ECONOMY P. G. HARE, DAVIS, JUNIOR, 1997

THE REPORT, 2009 PROVIDES A COUNTRY PROFILE OF INDONESIA, INCLUDING POLITICS, THE ECONOMY, BANKING, CAPITAL MARKETS, INSURANCE, TRANSPORT, ENERGY, CONSTRUCTION AND REAL ESTATE, TELECOMS AND IT, INDUSTRY, PLANTATIONS AND AGRICULTURE, MINING, AND TOURISM.

FUTURE OF FINTECH: INNOVATIVE BUSINESS MODEL FOR FINANCIAL INCLUSION DR. SUNITA SHUKLA, DR. KAMAL GUPTA, 2019-11-14 THIS COMPENDIUM IS A COLLECTION OF PAPERS WHICH WERE PRESENTED IN NATIONAL SEMINAR ON THE THEME "FINTECH: INNOVATIVE BUSINESS MODEL FOR FINANCIAL INCLUSION." ORGANIZED BY DEPARTMENT OF MBA, I.T.S ENGINEERING COLLEGE, GREATER NOIDA ON NOVEMBER 15TH, 2019. THROUGH THIS COMPENDIUM WE AIM TO COLLATE THE IDEAS GENERATED IN THE SEMINAR AND BRING THEM TO THE READERS. FINTECH IS ONE OF THE PROMISING INDUSTRIES ALL OVER THE WORLD AND AT THE SAME TIME DISRUPTION TO FINANCIAL SERVICES INDUSTRY. THE HIGH USAGE OF SMART PHONES AND TECHNOLOGY BASED PRODUCTS HAS CREATED THE DEMAND FOR ACCESSING OF FINANCIAL SERVICES THROUGH INTERNET. FURTHER, THIS GROWTH IS EXPECTED TO BE USD 305.7 BN BY 2023. THE SERVICES PROVIDED BY THESE COMPANIES ARE NOT ONLY CONFINED TO PAYMENTS, IT CATER MUCH BROADER RANGE OF SERVICES LIKE LENDING, CAPITAL MARKET AND WEALTH MANAGEMENT. THE COLLECTION OF PAPERS IN THIS COMPENDIUM FOCUSES ON VARIOUS DIMENSIONS ON THE CONTEMPORARY AND EMERGING TRENDS OF BANKING AND FINANCIAL SERVICES IN A DIGITAL WORLD AND MAJOR ISSUES AND CHALLENGES FOR THE FUTURE MARKET PLAYERS IN FINANCIAL SERVICES INDUSTRY.

THE REPORT: TUNISIA 2017 OXFORD BUSINESS GROUP, TUNISIA'S GDP TOTALLED TD84.3BN (€36.2BN) IN 2015, EXPANDING AT A RATE OF 0.8%, DOWN FROM GROWTH OF 2.3% THE YEAR BEFORE. THE FALL WAS DUE TO A VARIETY OF EXTERNAL FACTORS, INCLUDING TWO TERRORIST INCIDENTS THAT NEGATIVELY AFFECTED THE TOURISM SECTOR IN PARTICULAR AND SHOOK BUSINESS CONFIDENCE MORE GENERALLY. HOWEVER, GROWTH PICKED UP SOMEWHAT IN 2016, STANDING AT 1%, 1.4% AND 1.3% IN THE FIRST, SECOND AND THIRD QUARTERS OF THE YEAR, RESPECTIVELY, AND IS EXPECTED TO MAINTAIN THIS UPWARD TREND IN 2017, SUPPORTED BY GREATER EXPORT COMPETITIVENESS. MOVES TO BOLSTER THE ECONOMY THROUGH REFORMS, SUCH AS THE NEW INVESTMENT LAW AND PLANS TO TACKLE WIDER STRUCTURAL ISSUES, ARE LIKELY TO HELP TO RAISE GROWTH TO HIGHER LEVELS THAN THOSE WITNESSED IN RECENT YEARS, AS SHOULD THE IMPROVEMENT IN SECURITY SINCE THE 2015 ATTACKS, THOUGH THE EXTENT OF THIS WILL DEPEND IN PART ON WHETHER OR NOT THE ECONOMY OF THE COUNTRY'S MAIN EXPORT DESTINATION AND TOURISM SOURCE MARKET - THE EUROZONE - CAN EMERGE FROM ITS OWN RECENT SLOWDOWN.

THE BUSINESS YEAR: QATAR 2021, 2020 WILL FOREVER BE REMEMBERED AS THE YEAR THAT THE COVID-19 PANDEMIC MERCILESSLY HIT THE WORLD, LEAVING A TRAIL OF LOSS BOTH HUMAN AND ECONOMIC. QATAR HAS MANAGED TO LIMIT ITS ECONOMIC DECLINE TO A REASONABLE 2.5%, EMERGING AS THE TOP PERFORMER IN THE GCC. THE IMF ALSO EXPECTS THE ECONOMY TO EXPAND 2.7% IN 2021. RESILIENCE AND DIVERSIFICATION HAVE BEEN BUZZWORDS IN QATAR FOR SOME TIME, YET NEVER HAVE THEY TAKEN ON SO MUCH MEANING. THIS 184-PAGE PUBLICATION AIMS TO PROVIDE A PLATFORM FOR THE COUNTRY'S DECISION MAKERS AT A TIME OF GLOBAL UNCERTAINTY AND ACT AS A GUIDE FOR INVESTORS LOOKING SERIOUSLY AT THE GULF ECONOMY. IT COVERS SPORTS, FINANCE, ENERGY, INDUSTRY, TRANSPORT, ICT AND MEDIA, CONSTRUCTION AND REAL ESTATE, FOOD SECURITY, HEALTH AND EDUCATION, TOURISM, AND RETAIL.

THE LONDON GAZETTE, 1919

EXAMINING COMMUNITY BANK REGULATORY BURDENS UNITED STATES. CONGRESS. HOUSE. COMMITTEE ON FINANCIAL SERVICES. SUBCOMMITTEE ON FINANCIAL INSTITUTIONS AND

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