

Contents

| | |
|--|----------|
| Liquidity Risk Management in Banks: Economic and Regulatory Issues | 1 |
| 1 Introduction | 2 |
| 2 Banks and Liquidity Risk | 3 |
| 3 Liquidity Risk: Economic Issues | 7 |
| 3.1 The Impact Area of the Liquidity Risk | 9 |
| 3.2 The Timeframe of the Risk Analysis | 11 |
| 3.3 The Origin of the Risk | 12 |
| 3.4 The Economic Scenario of the Risk | 13 |
| 3.5 Models and Measurement Techniques | 14 |
| 3.6 Organisational Processes and Structures | 22 |
| 4 Liquidity Risk: Regulatory Issues | 26 |
| 4.1 Common Principles for Sound Liquidity Management and Supervision | 28 |
| 4.2 Minimum Liquidity Standards | 29 |
| 4.3 Monitoring Tools to Assess Liquidity Risk | 41 |
| 5 Economic and Managerial Effects of the New Regulation | 41 |
| 5.1 The Impact on Profitability | 42 |
| 5.2 The Effects on Bank Assets Composition and the Business Mix | 43 |
| 5.3 The Effects on Bank Liabilities | 46 |
| 5.4 The Substitution Effects Between Banking and Financial Products | 47 |
| 5.5 The Further Loss of Market Share in Favour of the So-Called “Shadow Banks” | 48 |
| 6 Conclusions | 50 |
| References | 51 |

Liquidity Risk Management in Banks

Economic and Regulatory Issues

Ruozì, R.; Ferrari, P.

2013, V, 54 p. 4 illus., Softcover

ISBN: 978-3-642-29580-5