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Bank Debt in Europe: Are Funding Models Broken? Prepared by Vanessa Le Lesl I Authorized for distribution by Mr. Tamin Bayoumi December 2012 Abstract The crisis in Europe has underscored the vulnerability of European bank funding models compared to international peers. This paper studies the drivers behind this fragility and

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In the process, European banks became excessively leveraged and reliant on sources of wholesale short-term funding making them more susceptible to shocks which could force them to adjust their operations abruptly and shrink their balance sheets (Le Lesle (2012)).