



# Bank Liquidity Creation and Financial Crises

*Allen Berger, Christa Bouwman*

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## **Bank Liquidity Creation and Financial Crises** Allen Berger, Christa Bouwman

*Bank Liquidity Creation and Financial Crises* delivers a consistent, logical presentation of bank liquidity creation and addresses questions of research and policy interest that can be easily understood by readers with no advanced or specialized industry knowledge.

Authors Allen Berger and Christa Bouwman examine ways to measure bank liquidity creation, how much liquidity banks create in different countries, the effects of monetary policy (including interest rate policy, lender of last resort, and quantitative easing), the effects of capital, the effects of regulatory interventions, the effects of bailouts, and much more. They also analyze bank liquidity creation in the US over the past three decades during both normal times and financial crises.

Narrowing the gap between the "academic world" (focused on theories) and the "practitioner world" (dedicated to solving real-world problems), this book is a helpful new tool for evaluating a bank's performance over time and comparing it to its peer group.

- Explains that bank liquidity creation is a more comprehensive measure of a bank's output than traditional measures and can also be used to measure bank liquidity
- Describes how high levels of bank liquidity creation may cause or predict future financial crises
- Addresses questions of research and policy interest related to bank liquidity creation around the world and provides links to websites with data and other materials to address these questions
- Includes such hot-button topics as the effects of monetary policy (including interest rate policy, lender of last resort, and quantitative easing), the effects of capital, the effects of regulatory interventions, and the effects of bailouts

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