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The European Journal of Finance > Volume 22, 2016 - Issue 3

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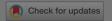
A macroprudential approach to address liquidity risk with the loan-to-deposit ratio

Jan Willem Van den End 🔀

Pages 237-253 | Received 12 Mar 2013, Accepted 29 Oct 2014, Published online: 03 Dec 2014

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▶ https://doi.org/10.1080/1351847X.2014.983137



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Abstract

This paper maps the empirical features of the loan-to-deposit (LTD) ratio with an eye on

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The author thanks Clemens Bonner, Leo de Haan, Miguel Mendonca Boucinha, Peter van Els, Maarten Gelderman, Jan Kakes and Jan Willem Slingenberg and participants of the seminar at the Bank of England (March 2013) and participants of the Midwest Finance Association conference (Orlando, March 2014) for valuable comments on earlier versions.

Disclosure statement

No potential conflict of interest was reported by the author(s).

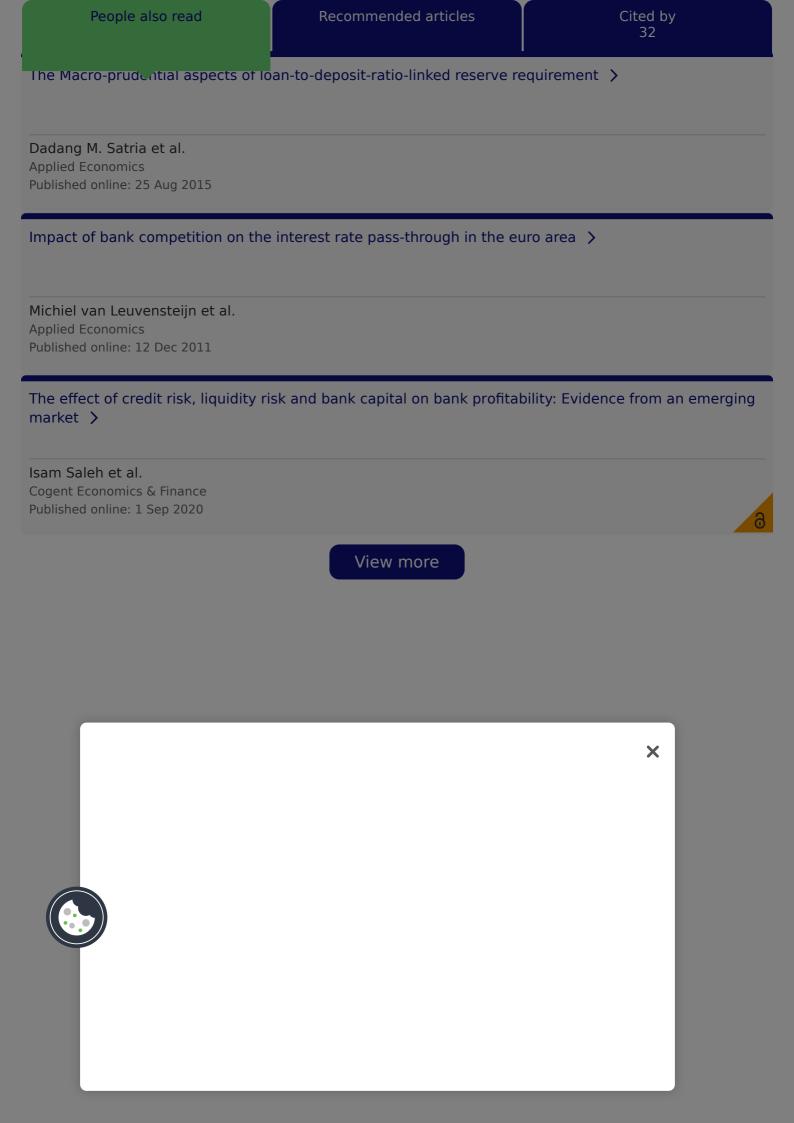
Notes

- 1. This outcome is based on F-tests for seasonality (X-12 seasonality adjustment method) and simple regression analysis with end-year dummies.
- 2. Adjustments for sales and securitization are not available for loans to non-financial companies and households in our time sample. The ECB Statistical Data Warehouse publishes growth rates of total loans to non-financial institutions excluding governments, adjusted for sales and securitization. We apply this correction factor (based on growth rates) to loans of companies and households.
- 3. The deposit ratio is defined as deposit holdings at banks over total financial assets (source:
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