

A man in a black t-shirt is standing in front of a whiteboard. The whiteboard has handwritten notes in black ink. The text on the whiteboard includes "Term 1", "Paper 1 = T...", and "Paper 2". The man is gesturing with his hands as if speaking.

Grade 11 Accounting

Term 2

Scope for June Exams

Paper 1 & 2

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Negative Monetary Policy Rates and Portfolio Rebalancing: Evidence from Credit Register Data Margherita Bottero, Ms. Camelia Minoiu, José-Luis Peydro, Andrea Polo, Mr. Andrea F Presbitero, Enrico Sette, 2019-02-28 We study negative interest rate policy NIRP exploiting ECB's NIRP introduction and administrative data from Italy severely hit by the Eurozone crisis NIRP has expansionary effects on credit supply and hence the real economy through a portfolio rebalancing channel NIRP affects banks with higher ex ante net short term interbank positions or more broadly more liquid balance sheets not with higher retail deposits NIRP affected banks rebalance their portfolios from liquid assets to credit especially to riskier and smaller firms and cut loan rates inducing sizable real effects By shifting the entire yield curve downwards NIRP differs from rate cuts just above the ZLB *Mergent Bank & Finance Manual* ,2002 Current Law Index ,1993 Who's who in America ,1995

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