
Does capital structure impact bank performance and stability after the crisis? A case of the French market

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Résumé

Banking literature generally analyzes the effects of capital structure by focusing on bank performance comparisons. In a post-crisis economic context marked by the new regulatory requirements, this article aims to analyze the impact of the ownership of French banks (foreign / domestic) on performance and stability. We show that domestic banks are more profitable and more efficient than foreign banks. In addition, with lower risk of insolvency, domestic banks seem to be better adapted to the new solvency rules than foreign banks.

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