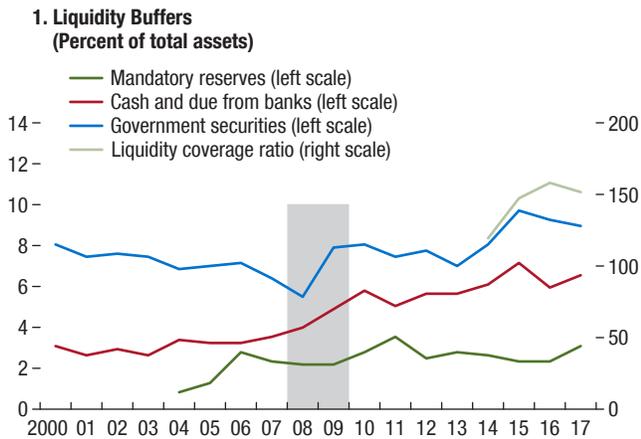
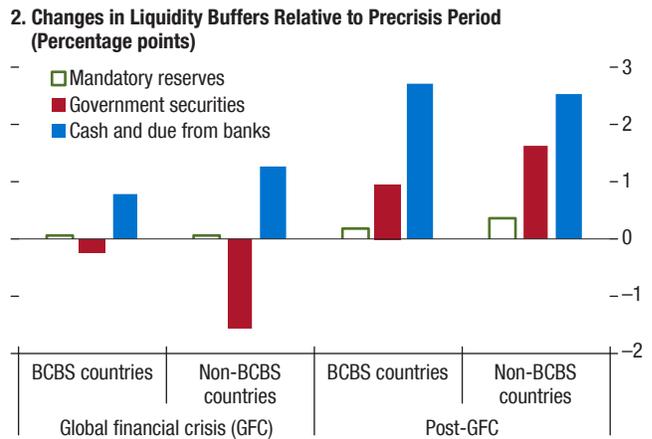


Figure 2.5. Liquidity Buffers and Reliance on Wholesale Funding

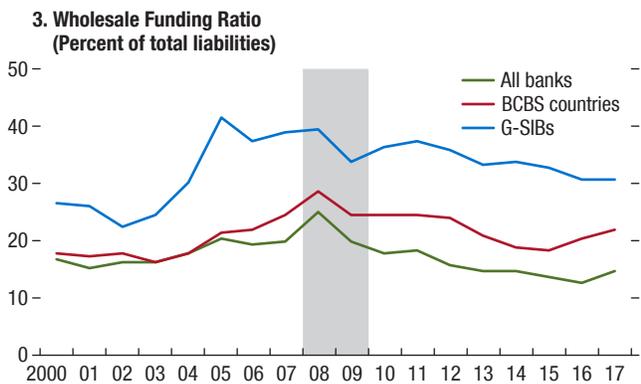
Banks' liquidity buffers have also increased since the crisis ...



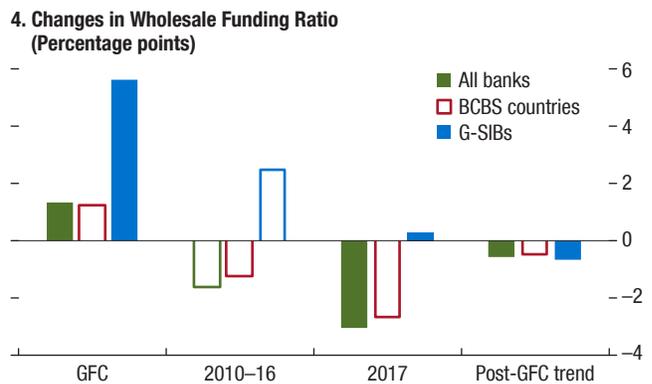
... resulting in significantly larger liquidity buffers after the crisis.



Banks' reliance on wholesale funding has also been declining ...



... reflecting a significant downward postcrisis trend.



Sources: Fitch Connect; and IMF staff calculations.

Note: Panels 1 and 3 correspond to the global median across medians at the country level for all countries in the sample. The shaded area denotes the global financial crisis (GFC). In panel 2, each bar represents the difference in means in the GFC and post-GFC periods relative to the pre-GFC period, and for BCBS and other countries. In panel 4, the first three sets of bars represent the difference in means in the GFC, the 2010–16 period, and 2017, all relative to the precrisis period (2000–07), for all banks, BCBS countries, and G-SIBs. The fourth set of bars represents the estimated annual trend during the postcrisis period. Solid bars indicate that the differences are statistically significant at the 10 percent level. BCBS = Basel Committee on Banking Supervision; G-SIBs = global systemically important banks.