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### **Marcel B. Finan, Ph**

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High Bank Leverage Makes The financial System More Fragile And Crises More Likely (e.g., Allen And Gale (2008)).<sup>1</sup> Indeed, Prudential Bank Capital Regulation Is Based On This Fundamental Premise (e.g., Bhattacharya And Thakor (1993) And Freixas And Rochet (1997)). The Subprime Crisis Of 2007-09 Is A 3th, 2024

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