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***EU bank managers' accounting decisions and market  
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by F. Feldoh



## ***EU bank managers' accounting decisions and market regulation***

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**Abstract:** The present work describes bank managers' incentives to smooth income through loan loss provisions and their accounting treatment. For doing this, I use a sample of 130 EU banks for the period 2010-2016 and I investigate the association between deposits' withdrawal and deposit rates increase with the level of loan loss provision in order to explore whether depositors' discipline actions motivate banks to engage in earnings adjustments through accounting accruals.

**Key words:** EU banks, EU banks' accounting policy, loan loss provision, market discipline.