



***Banks' provisioning pattern between globally systemically  
important banks and rest of banks***

by M. Darow

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**Abstract:** The present work examines whether banks' regulatory capital differentiates banks' behavior. Multivariate analysis demonstrates that MD mechanisms appear more efficient since globally systemically important banks reduce income smoothing when market participants aim to discipline such banks.

**Key words:** market, bank structure, regulations, income smoothing, banks' behavior.