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 OutlookOur report finds that during the last three years about USD15BN of costs (10% of total costs for the industry globally) in banking and about USD1.5TN of risk-weighted assets (about 40% of the total) have been pulled out. This has mainly been achieved through moving legacy assets or whole businesses to non-core areas.Wholesale and Investment Banking Outlookwholesale investment banking outlook 2015 oliver wyman Author : Ursula Faber Bma A Z Family Medical Encyclopedia The Essential Reference To Over 7 000 Medical TermsWholesale Investment Banking Outlook 2015 Oliver WymanEXECUTIVE

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The financial services industry has fragmented, with banks staking out territories in niche services, regions and client industries. As

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The bank's high stock of repossessed assets (accounting for 6.8% of total assets at end-1H20) and investment property (largely foreclosed assets) further weigh on the bank's overall asset quality.

Additional risks to the bank's asset quality come from the effects of the pandemic and are not yet captured in the bank's asset quality metrics, mainly due to offered loan moratoria..

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to increase MORGAN  
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standardisation, which  
in turn would bring  
trade-offs for issuance  
flexibility and  
investment portfolio  
construction. Similarly,  
while agency  
structures offer some  
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