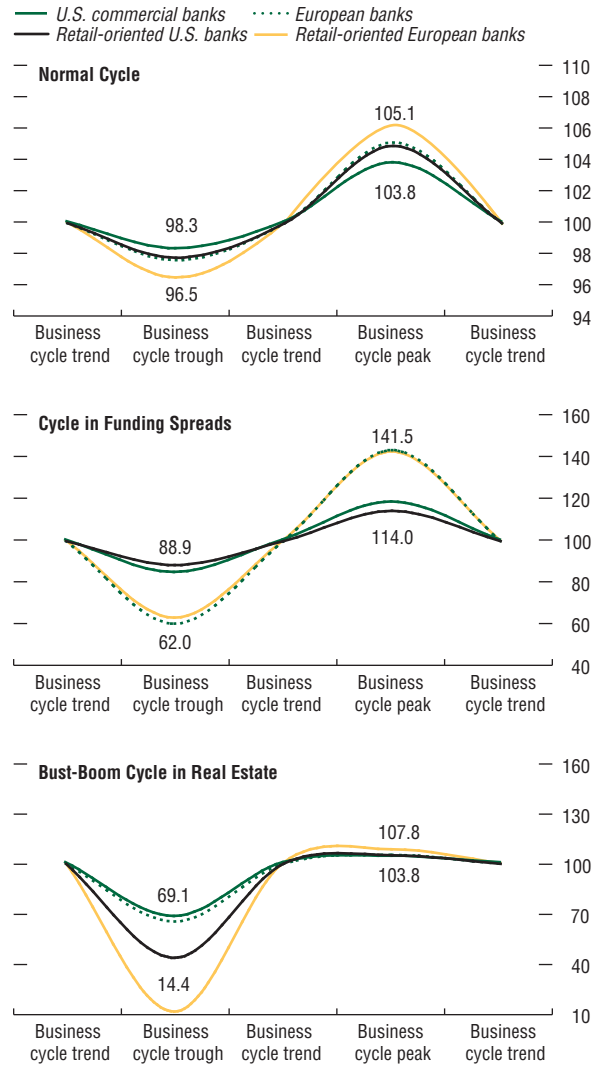


**Figure 3.5. Simulation of Full Fair Value:
International versus Retail-Oriented Banks**



Source: IMF staff estimates.