# Bank capital and lending in South Africa

# 1 Introduction

Osborne, Fuertes and Milne (2017) Jokipii and Milne (2008)

# 2 Literature

# 3 Methodology

# 4 Results

# 5 Conclusion

# References

Jokipii, T. and Milne, A. (2008). ‘The cyclical behaviour of european bank capital buffers’. *Journal of banking & finance*. Elsevier, 32 (8), pp. 1440–1451.

Osborne, M., Fuertes, A.-M. and Milne, A. (2017). ‘In good times and in bad: Bank capital ratios and lending rates’. *International Review of Financial Analysis*. Elsevier, 51, pp. 102–112.