Bank debt proposal poses a test for regulators. The bank debt proposal forces large regional lenders to issue long-term bonds, which will give them sturdier funding but will also test their ability to issue such bonds. This move is seen as a way to restructure the funding of banks and ensure they have a more stable source of capital. The test drive of these bonds has been scheduled for 2024, and the regulators are closely monitoring the results to assess the effectiveness of this approach.

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