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IMF warns of an AI market correction: USD 950 billion of AI deals and what treasurers should check

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The IMF's Global Financial Stability Report, released on 13 October 2026, names an AI-driven market correction as a main risk to financial stability. The IMF counts 14 AI financing deals since 2023, with about USD 300 billion of equity and USD 650 billion of debt.

Global reference

- Body: International Monetary Fund (IMF)
- Publication: Global Financial Stability Report, October 2026
- Key date: Released 13 October 2026
- Topic: AI-related asset prices, sovereign bond yields and cyber risk

The AI numbers

- 14 AI financing deals since 2023: about USD 300 billion of equity and USD 650 billion of debt.
- In return: USD 1.4 trillion of future revenue commitments. This is a revenue figure, not extra financing.
- Risk: if one AI firm comes under stress, revenue forecasts across linked deals can fall, and the debt behind them can lose value.

Cyber and banks

- In more than 70% of reported cases this year, software providers had almost no time to patch a weakness before attackers used it. In 2021 they typically had close to 300 days.
- The IMF says frontier AI models could speed up both attacks and defences.
- In the IMF's adverse scenario, banks holding 22% of global banking assets would end up with capital below regulatory limits, up from 18% a year earlier.

What the IMF recommends

- Limit leverage and liquidity mismatches in AI, private credit and other non-bank sectors.
- Strengthen cyber defences, including incident reporting and resilience testing at financial institutions.
- Put government debt on a sustainable path.

What to do now

- Map exposure to AI-related issuers in bond funds, credit lines and counterparty limits.
- Add an AI repricing scenario, with wider credit spreads, to liquidity and covenant stress tests.

- Ask IT how fast critical finance systems are patched, and test a payment-system outage.
- Review the concentration of key vendors in finance operations.

Our take

Two of the world's main financial watchdogs have now said the same thing within a week. Finance teams do not need to call the AI cycle. They do need to know their exposure, and to patch faster than attackers can move.

Sources

- IMF Blog: Global Financial Markets Face Rising Risks From AI, Bond Yields, and Cyberattacks (13 October 2026)
- IMF: Global Financial Stability Report, October 2026 (13 October 2026)

Important. This summary is for general information and is not investment, legal or financial advice. It is based on public IMF publications and may be incomplete or out of date. The official publications prevail; check the official source before acting.

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