

The Norwegian Banking Crisis

Norwegian Banking Crisis

**Thorvald G. Moe, Jon A. Solheim, Bent
Vale**



Norwegian Banking Crisis:

The Nordic Banking Crisis Mr. Burkhard Drees, Ceyla Pazarbasioglu, 1998-04-20 This study examines the banking crises in Finland Norway and Sweden which took place in the early 1990s and draws some policy conclusions from their experiences One key conclusion is that factors in addition to business cycle effects explain the Nordic countries financial problems Although the timing of the deregulation in all three countries coincided with a strongly expansionary macroeconomic momentum the main reasons for the banking crises were the delayed policy responses the structural characteristics of the financial systems and the banks inadequate internal risk management controls **The Norwegian Banking Crisis**

Thorvald G. Moe, Jon A. Solheim, Bent Vale, 2004 Norges Banks Skriftserie Thorvald Moe, Jon A. Solheim, Bent Vale, 1973

Firms and Their Distressed Banks Steven Ongena, David C. Smith, Dag Michalsen, 2000 We use the near collapse of the Norwegian banking system during the period 1988-91 to measure the impact of bank distress announcements on the stock prices of firms maintaining a relationship with a distressed bank We find that although banks experienced large and permanent downward revisions in their equity value during the event period firms maintaining relationships with these banks faced only small and temporary changes on average in stock price In other words the aggregate impact of bank distress on listed firms in Norway appears small Our results stand in contrast to studies that document large welfare declines to similar borrowers after crises hit Japan and other East Asian countries We hypothesize that because banks in Norway are precluded from maintaining significant ownership control over loan customers Norwegian firms were freer to choose financing from sources other than their distressed banks We provide cross sectional evidence to support this hypothesis **The Great Financial Crisis in Finland and Sweden** Lars Jonung, Jaakko Kiander, Pentti Vartia, 2009-01-01 The Nordic financial crisis had it all a botched liberalization a huge boom followed by an even bigger bust massive taxpayer financed bailouts and finally deep long run gains The first class team of scholars mobilized in this book convincingly tell a story that should be carefully studied by economists bankers and policymakers After this book no one should be able to say If we only knew Charles Wyplosz Graduate Institute of International Studies Geneva Switzerland The financial crisis in Scandinavia in the early 1990s was a forerunner of the later world wide crisis in 2007-8 Although the initial causation was different the impact on their banks though more localised was just as severe So we can benefit and already policymakers have done so from learning the lessons in this book on how to restore shattered banking systems to health For this we owe a debt of gratitude to the editors who have put together a series of key papers that emerged from a much larger exercise on the crisis that was earlier reported in four volumes in Swedish and Finnish Amongst the many studies on current and past financial crises this is a classic must read Charles A E Goodhart London School of Economics UK The Nordic experience with financial crisis resolution could not be more timely Everyone cites it as an example of how it should be done but rarely does one find careful and detailed analysis Now policymakers and others searching for guidance will know where to look Barry Eichengreen

University of California Berkeley US Following World War II Nordic countries were commonly regarded as successful and stable economies This perception was however shattered in the early 1990s when Finland and Sweden encountered severe financial crises Here the authors explore the symptoms of financial crisis decreasing real income soaring unemployment and exploding public deficits and their devastating effects The book compares and contrasts the experiences of Finland and Sweden then adopts an international perspective encompassing the experiences of Asia Latin America Denmark and Norway Lessons from the 1990s crisis are drawn and possible solutions prescribed The conclusion is that long term effects of financial crises financial liberalization and integration are not as dramatic as the short term effects but may prove to be of greater importance over time Only the future will show whether these long term benefits will balance or even outweigh the enormous short term costs of the crises Highly relevant to the current international financial crisis currently afflicting the world economy this timely book will prove invaluable to economists and other social scientists with a general interest in financial crises and to those with a more specific interest in the evolution and models of Scandinavian economies

European Law in an Era of Crisis Peter Christian Müller-Graff, Erling Selvig, 2012-01-01 Hauptbeschreibung European law EC law and EEA law was suddenly confronted with the great global crisis of the financial markets in the autumn of 2008 in an intensity never experienced before How flexible the rules on the internal market of the European Union and on the European Economic Area are shaped in order to cope with the challenges of such an era of crisis is the topic of this volume Its seven contributions analyse the impact of the crisis on the free movement of capital the free movement of services the rules on competition and the development of the relation between Norway and the European Union *A Monetary History of Norway, 1816-2016* Øyvind Eitrheim, Jan Tore Klovland, Lars Fredrik Øksendal, 2016-12-22 This book provides a broad overview of monetary developments in Norway over the past 200 years using a rich variety of graphical illustrations based on a unique data set of historical monetary statistics which will be documented and made available on the Norges Bank website in English at <http://www.norges-bank.no/en> Throughout the book Norway's monetary developments are anchored in a historical context and in the development of monetary thinking Through their analysis of the historical data the authors provide new insights and comparisons to other Scandinavian countries along with an excellent examination of the development and character of the banking and financial system in Norway Financial Crisis Containment and Government Guarantees John Raymond LaBrosse, Rodrigo Olivares-Caminal, Dalvinder Singh, 2013-01-01 This enlightening volume provides an invaluable guide for those perplexed by the seemingly intractable problems of financial crises sovereign distress and government guarantees Contributors include an all star cast of leading figures in the field Highly recommended Geoffrey Miller New York University US The history of the 2007-09 and possibly beyond near global financial crisis needs to be examined carefully in order to identify and understand the causes the transmission across countries the harm to macroeconomies the public policies adopted the effectiveness of such policies and the lessons to be learned to prevent or at

least mitigate future such crises This volume contributes to this task It brings together under one cover the analyses of the various aspects of the crisis by experts in each area It should be priority reading for serious students of the crisis George G Kaufman Loyola University Chicago US The combination of the skills of the lawyer and of the economist has proved increasingly fruitful developing both understanding and policy in many areas of life such as accident prevention crime prevention and healthcare This book follows the precedent of these areas and assembles a group of lawyers and economists who by their contributions consider how best to deal with financial crises and how to make their future occurrence less likely It is both intellectually stimulating and practically important The authors and editors are to be congratulated Geoffrey Wood Cass Business School and University of Buckingham UK Financial Crisis Containment and Government Guarantees analyses the international community's commitment to forging enhanced well thought out mechanisms for containing systemic risks in the context of a highly interconnected global financial framework which incorporates ongoing financial innovation While use of government guarantees is a central theme the book also analyses the roles played by prudential regulators central banks deposit insurers and treasuries in dealing with the crisis The book examines how governments central banks regulators and deposit insurance agencies have worked together to contain the global financial crisis Additionally it focuses on efforts to overcome ongoing obstacles as well as the most important proposals to improve safety nets both at the national level and internationally This concise and detailed book will strongly appeal to students in law economics and finance law practitioners policymakers in central banks and ministries of finance as well as deposit protection agencies and regulatory agencies

Distressed Relationships Steven Ongena,Dag Michalsen,David C. Smith,2000 **Financial Crises, 1929 to the Present, Second Edition** Sara Hsu,2017-01-27 This fascinating volume offers a comprehensive synthesis of the events causes and outcomes of the major financial crises from 1929 to the present day Beginning with an overview of the global financial system Sara Hsu presents both theoretical and empirical evidence to explain the roots of financial crises and financial instability in general She then provides a thorough breakdown of a number of major crises of the past century both in the United States and around the world **Distressed Relationship** Steven Ongena,2000 *Financial Regulation in the European Union* Rainer Kattel,Jan Kregel,Mario Tonveronachi,2015-10-08 This collection offers a comparative overview of how financial regulations have evolved in various European countries since the introduction of the single European market in 1986 It includes a number of country studies which provides a narrative of the domestic financial regulatory structure at the beginning of the period as well the means by which the EU Directives have been introduced into domestic legislation and the impact on the financial structure of the economy In particular studies highlight how the discretion allowed by the Directives has been used to meet the then existing domestic conditions and financial structure as well as how they have modified that structure Countries covered are France Germany Italy Spain Estonia Hungary and Slovenia The book also contains an overview of regulatory changes in the UK and Nordic countries and in post crisis USA This comparative approach raises

questions about whether past and more recent regulatory changes have in fact contributed to increase financial stability in the EU The comparative analysis provided in this book raises questions on whether the past and more recent changes are contributing to increase the financial stability and efficiency of individual banks and national financial systems The crisis has demonstrated the drawbacks of formulating the regulatory framework on standards borrowed from the best industry practices from the large developed countries originally designed exclusively for large global banks but now applied to all financial institutions

Scandinavian Banking Situation Donald Yerdon Frothingham,1924

OECD Economic

Surveys: Norway 2010 OECD,2010-03-08 The 2010 edition of OECD s periodic review of Norway s economy This edition features chapters covering the impact of the crisis and Norway s emergence from it long term challenges of fiscal policy and sustainable development climate change and

The Oxford Handbook of Banking and Financial History Youssef Cassis,Richard S. Grossman,Catherine R. Schenk,2016-06-23 The financial crisis of 2008 aroused widespread interest in banking and financial history among policy makers academics journalists and even bankers in addition to the wider public References in the press to the term Great Depression spiked after the failure of Lehman Brothers in November 2008 with similar surges in references to economic history at various times during the financial turbulence In an attempt to better understand the magnitude of the shock there was a demand for historical parallels How severe was the financial crash Was it in fact the most severe financial crisis since the Great Depression Were its causes unique or part of a well known historical pattern And have financial crises always led to severe depressions Historical reflection on the recent financial crises and the long term development of the financial system go hand in hand This volume provides the material for such a reflection by presenting the state of the art in banking and financial history Nineteen highly regarded experts present chapters on the economic and financial side of banking and financial activities primarily though not solely in advanced economies in a long term comparative perspective In addition to paying attention to general issues not least those related to theoretical and methodological aspects of the discipline the volume approaches the banking and financial world from four distinct but interrelated angles financial institutions financial markets financial regulation and financial crises

Reform Capacity and Macroeconomic Performance in the Nordic Countries Torben M. Andersen,Michael Bergman,Svend E. Hougaard Jensen,2015-02-05 The outbreak of the financial crisis in 2008 has had significant effects on economic activity unemployment and public finances for all European countries However European economies do not form a homogenous region and any serious analysis of macroeconomic imbalances in Europe must account for the fact that different economic and political models and circumstances operate across the continent This book focuses on the Nordic countries Denmark Finland Iceland Norway and Sweden which have a relatively good record of undertaking fiscal and structural reforms after their own financial and debt crises in the 1980s and 1990s The Nordic countries are small and open economies well known for their high income levels high employment rates organized labour markets a relatively equal distribution of incomes and large

public sectors From this perspective the book asks whether there are lessons that might be learned from the Nordic economies Is there a distinctive Nordic model that could be usefully followed by other small open economies in terms of fiscal and monetary policy design labour market policies and reforms and financial and housing market regulation It is inappropriate to define the Nordic model in terms of a common set of policies Since the key characteristics including the overarching objectives and supporting institutions have strong historical foundations copying and pasting them to other countries is not easily done Even though the Nordic experiences are not directly transferable they may add new knowledge about the importance of institutional design fiscal consolidation and structural reforms not only for macroeconomic performance but also for how to preserve key objectives such as social balance and equity *History of the Eighties* ,1997

History of the Eighties--lessons for the Future ,1997 **Norway** International Monetary Fund. Monetary and Capital Markets Department,2015-09-17 This Technical Note reviews macroprudential policy in Norway The authorities have taken or announced a wide range of macroprudential measures to address systemic risk Since the 2008 global financial crisis the authorities have deployed a range of measures to safeguard the financial system in the country These measures include higher capital requirements including early adoption and implementation of the European Union capital regulations additional capital buffers etc These macroprudential measures have focused primarily on building the resilience of banks through higher capital requirements Good progress has been made on reciprocity agreements to ensure that domestic macroprudential policy measures apply to all banking activities with Norwegian customers Debt, Financial Fragility, and Systemic Risk E. Philip Davis,1992-12-10 A remarkable feature of the period since 1970 has been the patterns of rapid and turbulent change in financing behaviour and financial structure in many advanced countries These patterns have in turn often been marked by rising indebtedness default on loans and periods of financial instability whether in the non financial sectors the financial sector or both This book explores both in theoretical and empirical terms the nature of the relationships between underlying phenomena namely levels and changes in borrowing debt vulnerability to default in the corporate and household sectors financial fragility and widespread disorder in the financial sector systemic risk Davis focuses on the wider generality of the phenomena at issue whereby similar patterns are observable in several countries but not in others as well as in the international capital markets themselves Particular attention is paid to the importance of the nature and evolution of financial structure to the genesis of instability Given the international scope of the analysis the work is germane to the study of the development of financial systems in all advanced countries as well as the euromarkets It will be of particular relevance however in the US Japan Germany France the UK and Canada Italy Australia Sweden Norway Finland whose experience is examined in detail In this expanded and revised edition the macroeconomic consequences of fragility and the appropriate policy response are examined in particular detail with the analysis focusing on macroeconomic performance in eleven countries over 1988-93 A wide range of issues relating to financial stability including risk in payments systems derivatives

and property lending are also considered

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Table of Contents Norwegian Banking Crisis

1. Understanding the eBook Norwegian Banking Crisis
 - The Rise of Digital Reading Norwegian Banking Crisis
 - Advantages of eBooks Over Traditional Books
2. Identifying Norwegian Banking Crisis
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Norwegian Banking Crisis
 - User-Friendly Interface
4. Exploring eBook Recommendations from Norwegian Banking Crisis
 - Personalized Recommendations
 - Norwegian Banking Crisis User Reviews and Ratings
 - Norwegian Banking Crisis and Bestseller Lists
5. Accessing Norwegian Banking Crisis Free and Paid eBooks
 - Norwegian Banking Crisis Public Domain eBooks
 - Norwegian Banking Crisis eBook Subscription Services
 - Norwegian Banking Crisis Budget-Friendly Options
6. Navigating Norwegian Banking Crisis eBook Formats
 - ePub, PDF, MOBI, and More
 - Norwegian Banking Crisis Compatibility with Devices
 - Norwegian Banking Crisis Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Norwegian Banking Crisis
 - Highlighting and Note-Taking Norwegian Banking Crisis
 - Interactive Elements Norwegian Banking Crisis
8. Staying Engaged with Norwegian Banking Crisis

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Norwegian Banking Crisis
- 9. Balancing eBooks and Physical Books Norwegian Banking Crisis
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Norwegian Banking Crisis
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Norwegian Banking Crisis
 - Setting Reading Goals Norwegian Banking Crisis
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Norwegian Banking Crisis
 - Fact-Checking eBook Content of Norwegian Banking Crisis
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

Norwegian Banking Crisis Introduction

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