

# **Norwegian Banking Crisis**

Thorvald Moe, Jon A. Solheim, Bent Vale

## **Norwegian Banking Crisis:**

The Norwegian Banking Crisis Thorvald G. Moe, Jon A. Solheim, Bent Vale, 2004 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

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 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 **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 Scandinavian Banking Situation Donald Yerdon well as deposit protection agencies and regulatory agencies Distressed Relationships Steven Ongena, Dag Michalsen, David C. Smith, 2000 Frothingham.1924 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 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 Financial Regulation in the European Union Rainer Kattel, Jan Kregel, Mario system in Norway 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 **Distressed Relationship** Steven Ongena,2000 Banking, Currency, and Finance in Europe Between the Wars Charles H. Feinstein, 1995-09-28 The financial history of interwar Europe was dominated by catastrophic episodes of hyper inflation dramatic exchange rate crises massive and destabilizing movements of gold and capital and extensive banking failures In their attempt to restore and sustain the gold standard as the basis of the international monetary system many countries were compelled to resort to deflationary fiscal and monetary policies of exceptional severity. The policies thus adopted in the 1920s were a major cause of the Great Depression of 1929 33 and this in turn exerted a powerful influence on the subsequent political and economic history of the 1930s This collection of essays is the work of an international network of economic historians from Europe and the United States convened by the European Science Foundation It brings together in an accessible style current knowledge and understanding of the nature and effects of these developments in banking currency and finance in the interwar period The topics are examined at three levels In Part I a substantial introductory survey of the central issues over the entire period is followed by special studies of the banking crises the global capital flows and the interrelationship of economic and political policies with each of these themes considered in an international perspective Part II is devoted to illuminating comparative analyses of the financial and exchange policies of pairs of countries France and Italy Britain and Germany Sweden and Finland and Belgium and France In Part III the essays move to the level of individual countries and each contributor explores topics such as the form and efficacy of official banking and monetary policies the role of the central bank movements in the money supply and prices the relationship between the banks and the industrial sector changes in exchange rates and foreign capital investment The volume covers all the major countries and also makes available the results of recent research on banking and finance in smaller countries such as Spain Austria Norway Poland Portugal Bulgaria and Ireland The questions addressed by this book and the temes and patterns it reveals are relevant both to economic and political historians of the years between the two world wars and to those interested in contemporary banking and financial problems Creditor **Priority in European Bank Insolvency Law** Sjur Swensen Ellingsæter, 2023-02-09 This book provides the first comprehensive treatment of creditor priority in European bank insolvency law Following reform in the wake of the global financial crisis EU law requires that Member States have in place bank specific insolvency frameworks Creditor priority the order in which different creditors bear losses should a bank fail differs substantially between bank specific and general insolvency law The bank specific creditor priority framework aims to ensure that banks can enter insolvency proceedings without disrupting financial stability The book provides a systematic and thorough account of the Bank Recovery and Resolution Directive and other EU legislation that governs creditor priority in bank resolution and liquidation proceedings and their interaction with national law The framework is analysed from several perspectives including comparison with creditor priority in English German and Norwegian general insolvency law Moreover the book places the evolution of the

framework and its justifications within the broader post crisis shifts in bank regulation and critically examines the assumptions that underlie these developments Finally the book discusses how this area of law could evolve in the future

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 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 **History of the Eighties** ,1997 objectives such as social balance and equity History of the Eighties--lessons for the Norway International Monetary Fund. Monetary and Capital Markets Department, 2015-09-17 This Future ,1997 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

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