Contents

Preface by Martin Hellwig 1

"From Bricks to Cheese: The Competition of Laxity,"
WirtschaftsWoche, no. 46, 10 November 2008, p. 62. 3

"What Can be Learned from the Banking Crisis,"
Ifo Viewpoint 100, 2008 7

"Plugging the Leaks: What Caused the Banking Crisis?,"
Ifo Viewpoint 99, 2008 15
The Japan Times (Japan), 17 October 2008; The Korea Herald (South Korea), Business World (Philippines), Ekonom (Czech Republic), Aripaev (Estonia), Danas (Serbia), Tyzden (Slovakia), Bahrain Tribune (Bahrain), Daily Star (Lebanon), L'Orient le Jour (Lebanon), Al Raya (Qatar), Al Eqtisadiah (Saudi Arabia), Real Clear Markets (USA), Financial Week (USA).

"Lemon Banking," Ifo Viewpoint 94, 2008 21
Börsen-Zeitung, no. 81, 26 April 2008, p. 7; Les Echos (Mali), The Australian Financial Review (Australia), The Independent (Bangladesh), The Financial Express (India), Jakarta Post (Indonesia), The Japan Times (Japan), The Korea Herald (South Korea), Business World (Philippines), L'Echo (Belgium), Dnevnik (Bulgaria), Poslovni Dnevnik (Croatia), Aripaev (Estonia), Taloussanomat (Finland), Vilaggazdasag (Hungary), Tageblatt (Luxembourg), Logos Press (Moldova), Het Financieele Dagblad (Netherlands), Diario Economico (Portugal), Tyzden (Slovakia), Expansion (Spain), L'Agefi (Switzerland), La Prensa (Panama), Al Tijaria (Bahrain), Al Jarida (Kuwait), Al Raya (Qatar), Diario Las Americas (USA), The International Economy (USA).

"Whither Systems Competition?," Ifo Viewpoint 28, 2001. 27

"Risktaking, Limited Liability and the Competition of Bank Regulators," 31
“Competition of Bank Regulators: A More Optimistic View,”

“Can National Banking Systems Compete?,”

“Asymmetric Information, Bank Failures, and the Rationale for Harmonizing Banking Regulation,”

“Lemon Banks and Bank Regulation,”

“Kinked Utility and the Demand for Human Wealth and Liability Insurance,”

“The Bloos Rule,”

“The Theory of Currency Speculation,”

“Theory of Insurance Demand,”