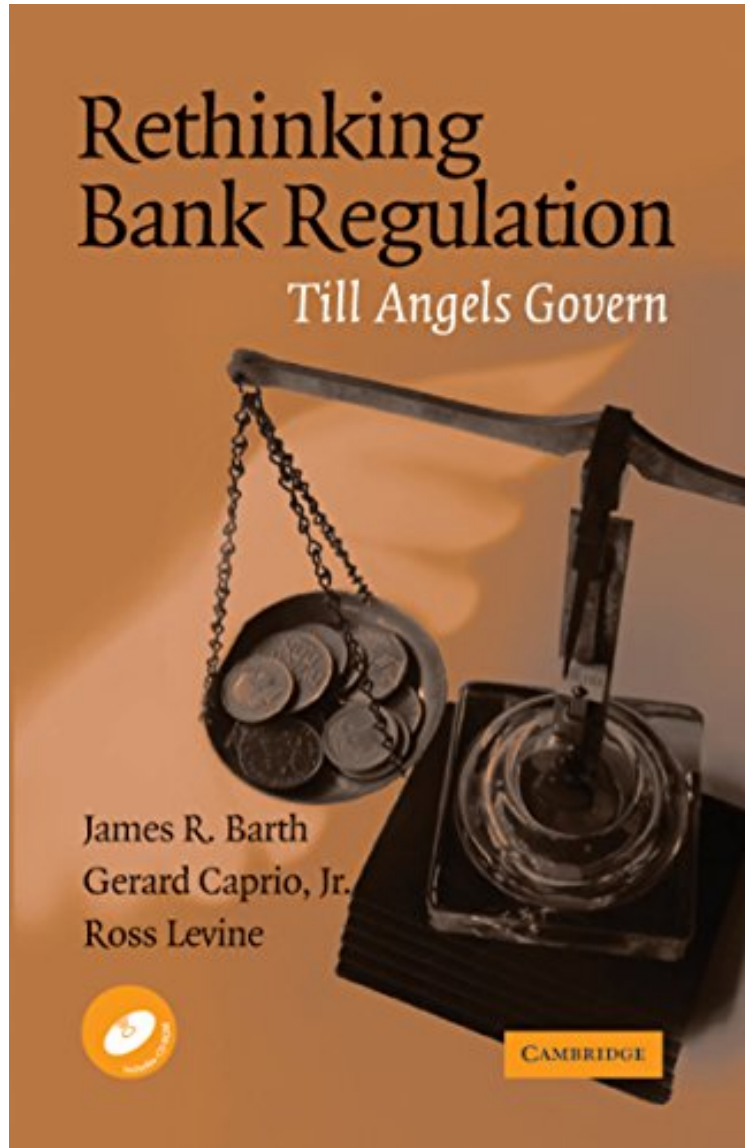


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Rethinking Bank Regulation: Till Angels Govern

James R. Barth, Gerard Caprio, Ross Levine
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About the Author
James R. Barth is the Lowder Eminent Scholar in Finance at Auburn University and a Senior Finance Fellow at the Milken Institute. He has also been Professor of Economics at George Washington University, Associate Director of the economics program at the National Science Foundation, and Shaw Foundation Professor of Banking and Finance at Nanyang Technological University. Professor Barth was an appointee of Presidents Ronald Reagan and George H. W. Bush as Chief Economist of the Office of Thrift Supervision and previously as Chief Economist of the Federal Home Loan Bank Board. Most recently, he served as leader of an international team advising the People's Bank of China on banking reform from Fall 2002 to Spring 2004. He has authored more than 100 articles in professional journals and has written and edited several books. His research focuses on financial institutions and capital markets, both domestic and global, with special emphasis on regulatory issues.
Gerard Caprio, Jr. is Professor of Economics at Williams College. Until 2006 he worked at the World Bank, most recently as Director for Policy in the Financial Sector Vice Presidency, previously serving as Manager, Financial Sector Research, in the Bank's Development Research Group. He was the senior Bank spokesperson on financial markets and financial sector regulation, development, and reform. Prior to joining the Bank in 1988, Professor Caprio was Vice President and Head of Global Economics at JP Morgan, previously holding economist positions at the Federal Reserve Board, the IMF, and also teaching at George Washington University. His current research explores the links between financial sector regulation and supervision and the performance of financial institutions, as well as financial crises. He has worked on financial sectors in numerous countries around the world, including Africa, South and East Asia, Eastern Europe, and Latin America. Professor Caprio has authored or edited 11 volumes and over 50 papers on financial sector issues.
Ross Levine is Professor of Economics at Brown University. After receiving his Ph. D. in economics and working at the Board of Governors of the Federal Reserve System, Professor Levine moved to the World Bank. There he participated and managed a number of research and operational programs. In 1997 Professor Levine joined the University of Virginia, before moving to the finance department of the Carlson School of Management at the University of Minnesota in 1999. His work focuses on the links between financial sector policies, the operation of financial systems, and economic growth. Professor Levine has published articles in well-known journals such as the American Economic Review, Quarterly Journal of Economics, Journal of Finance, Journal of Monetary Economics, Journal of Financial Intermediation, Journal of Money, Credit, and Banking, Journal of Banking and Finance, Journal of Economic Perspectives, and the Journal of Economic Literature. He also co-authored *Financial Structure and Economic Growth: A Cross-Country Comparison of Banks, Markets, and Development* (2001).