

Author Index*

- Acharya, Sankarshan, 24, 41, 111
 Akyüz, Meltem, 158
 Allen, Linda, 25, 45, 81, 135
 Altson, Lee J., 57
 American Bankers Association, 25, 162, 186, 217
 American Conference Institute, 186
 Anderson, Ronald W., 25
 Andrabi, Tahir, 41
 Angbazo, Lazarus, 209
 Anikin, Andrei Vladimirovich, 135
 Antrim, Patrick S., 186
 Anyanwu, J. C., 135
 Arestis, Philip, 67, 157
 Armaos, John, 81
 Arshadi, Nasser, 81, 162
 Ashley, Thomas L., 181
 Asian Development Bank, 135
 Aspinwall, Richard C., 196
 Association for the Study of the Cuban Economy, 136
 Atiyas, Izak, 136
 Avery, Robert B., 162, 178
- Baer, Herbert, 57, 62
 Baglioni, Angelo, 1
 Baker, Tom, 111
 Ballen, Robert G., 186
 Bank Administration Institute, 163
 Bank for International Settlements, 15, 136
 Bank Guarantee Fund of Poland, 137
 Bankers Roundtable, 127, 187
 Bartel, Richard D., 163
 Barth, James R., 1, 2, 4, 7, 12, 25, 41, 57, 59, 62, 137, 163, 164, 181
 Bartholomew, Philip F., 4, 7, 12, 58, 137, 138, 163, 164, 196
 Basle Committee on Banking Supervision, 42
 Baumgardner, Layne, 77
 Beaver, William H., 164
 Belton, Willie J., 61, 62
 Bennett, Rosalind L., 205
- Benston, George J., 5, 42, 82, 112, 127, 173, 187, 188, 196
 Benveniste, Larry, 42
 Berger, Allen N., 5, 162, 178
 Berger, George S., 188
 Berkovec, James A., 5, 82
 Berlin, Mitchell, 165, 178
 Bery, Suman K., 158
 Besanko, David, 82
 Bettles, John, 148
 Bhandari, Jagdeep S., 153
 Bhattacharya, Sudipto, 83
 Bichi, Cristian, 145
 Biern, Herbert A., 186
 Billet, Matthew T., 6
 Birchler, Urs W., 145
 Black, Harold A., 209
 Black, Robert P., 165
 Blad, Leiv H. Jr., 165
 Blair, Christine, 26
 Blalock, Joseph B., 59
 Bodie, Zvi, 199
 Bolling, Bruce, 77, 78
 Bond, Eric W., 83
 Boot, Arnoud W. A., 15, 43, 83, 178
 Bordo, Michael D., 2, 13, 90
 Boss, Maria, 165
 Bothwell, James, 197
 Bourke, Philip, 43
 Bovenzi, John F., 59
 Bowsher, Charles, 12, 181
 Boyd, John H., 84, 210
 Bradley, Michael G., 1, 41, 43, 58, 63, 66, 179
 Brady, Nicholas F., 182
 Brandon, William H. Jr., 215
 Breeden, Richard C., 182
 Brewer, Elijah III, 4, 8, 84, 112, 113
 Broaddus, Alfred J., 44
 Broadman, Ellen, 186
 Brock, Philip L., 59
 Brookings Institution, 166
 Brown, Richard A., 60, 121

* In addition to authors, the index includes editors, congressional witnesses, and authors of papers presented at conferences, although in the text these individuals may not appear as the main author.

- Brumbaugh, R. Dan Jr., 1, 25, 58, 60, 164, 166
 Bruyneel, Andre, 138
 Bryan, Lowell, 181
 Bucchi, Wadico, 138
 Buch, Claudia, 138
 Buck, Cody, 60
 Burnett, Amy, 127
 Burnham, James B., 167
 Buser, Stephen, 8
 Byrne, Alfred J. T., 167
- Cakici, Nusret, 25
 Calomiris, Charles W., 2, 3, 44, 46, 60, 84,
 113, 128, 164
 Calvani, Terry, 186
 Canada Deposit Insurance Corporation, 139
 Capozza, Dennis R., 43
 Caprio, Gerard Jr., 13, 15, 17, 59, 137, 197
 Cardone, Clara, 139
 Cargill, Thomas F., 5, 139, 167
 Carisano, Rita, 3
 Carnell, Richard Scott, 188, 197
 Carns, Frederick S., 5, 61, 168, 188
 Carow, Kenneth A., 189
 Carr, Jack L., 85, 139, 140
 Carron, Andrew S., 166
 Cartellieri, Ulrich, 181
 Cebula, Richard J., 61, 62, 189
 Chamorro, J. M., 140
 Chan, Yuk Shee, 26
 Chang, Chun, 84
 Chant, John F., 140
 Chapman, Cornelius, 189
 Chari, V. V., 62
 Chen, Andrew H., 8, 29, 44, 85, 198
 Chen, Cheng-Yuaun, 86
 Chen, Lien-Lien, 141
 Chen, Thomas P., 141, 144
 Chen, Yehning, 62
 Cheng, Anthony Wing-Man, 26
 Cheng, Paul P., 175
 Chirinko, Robert S., 164, 178
 Chisholm, Jeffery S., 181
 Choi, Yong Back, 144
 Chou, Ray Y., 62
 Chu, Kam Hon, 63, 141
 Chun, Chang, 84
- Ciampi, C. A., 142
 Cimini, Marilyn, 77, 78
 Clair, Robert T., 15
 Clarke, Robert, 182, 215
 Cobos, Dean Forrester, 45
 Coburn, Jane F., 6, 45
 Cochran, Bruce, 63
 Cole, Rebel A., 63, 64, 121
 Collins, M. Cary, 209
 Commission of the European Communities,
 142
 Conference of State Bank Supervisors, 189
 Connell, Lawrence, 5, 181
 Conti, Vittorio, 1
 Cook, Douglas O., 26, 86
 Cooke, W. Peter, 181
 Cooper, Russell, 86
 Cooperman, Elizabeth S., 87
 Cooperstein, Richard L., 87
 Cordella, Tito, 88
 Cornett, Marcia Millon, 27
 Corrigan, E. Gerald, 181
 Cottrell, Allin F., 64
 Cowan, Charles D., 64
 Crabbe, Leland, 88
 Craine, Roger, 27
 Crawford, Anthony J., 113
 Crocker, Keith J., 83
 Cross, Stephen, 106
 Crouhy, Michel, 88
 Cuevas, Olinto Méndez, 142
 Cull, Robert, 142
 Curry, Timothy J., 45, 59, 65, 72
- D'Arista, Jane W., 190
 Dahl, Drew, 45
 Dale, Richard S., 190
 Darrow, John A., 205
 Datar, Srikant, 164
 David, Allen N., 206
 Davies, Sally M., 144, 179
 De Lange, Michel, 3
 De Nicolo, Gianni, 89
 DeGennaro, Ramon P., 5, 38, 88, 105
 DeMaio, Antoinette, 77
 Demirgüç-Kunt, Asli, 89, 128
 Demsetz, Rebecca S., 114

- Dennis, Steven A., 90
 Dermine, Jean, 27
 Detragiache, Enrica, 89
 Deutsche Bundesbank, 143
 Di Noia, Carmine, 143
 Diamond, Douglas W., 8, 90
 Diana, Natalie H., 186
 Do, Quang A., 97
 Dotsey, Michael, 168
 Dotson, Oscar, 77, 78
 Douglas, John L., 169
 Dowd, Kevin, 4, 8, 10, 90, 143
 Downes, Patrick T., 190
 Downey, John, 77, 78
 Downey, Robert F., 181
 Downie, David Craig, 28
 Dreyfus, Jean-François, 24, 45
 Duan, Jin-Chuan, 4, 6, 28, 29, 90, 114, 144
 Dube, Joe, 77
 Duesterberg, Daniel Joseph, 91
 Dugan, John C., 5
 Duguay, Pierre, 112
 Duvic, Robert Conrad, 29
 Düzakin, Hatice Gereklioğlu, 165
 Dybvig, Philip H., 8, 90
 Dymski, Gary A., 190
 Dziobek, Claudia, 144
- Eberle, Paul Barron, 91
 Ebhodaghe, John U., 16, 45
 Eccles, Jennifer L., 217
 Economides, Nicholas, 91
 Edwards, Franklin R., 173
 Eichengreen, Barry, 146
 Eisenbeis, Robert A., 64, 169, 173, 196, 217
 Elam, Linda C., 204
 Elmer, Peter J., 46, 58, 59, 72
 Ely, Bert, 4, 169, 177, 181, 191, 215
 Ely, David P., 170
 Emerson, Guy, 173
 Emmons, William Robert, 128
 Engineer, Merwan, 92
 England, Catherine, 65, 170
 English, William B., 46
 Enoch, Charles, 17, 129
 Epps, T. W., 30
 Epstein, Seth, 60, 190
- Ettleson, Sherry, 181
 Evanhoff, Douglas D., 191
 Ezzell, John R., 113
- Fair, Donald E., 43
 Farmer, John S., 204
 Federal Deposit Insurance Corporation, 4, 30, 65, 66, 144, 145, 170, 191
 Federal Reserve Bank of Chicago, 4, 5, 6
 Feid, John J., 1, 2, 217
 Feldman, Ron J., 210
 Ferguson, William, 12
 Ferrarini, Guido, 51
 Fidjestol, Asbjorn, 217
 Field, William, 171
 Finch, Howard James, 115, 215
 Finch, Johnny C., 215
 Fingleton, Eamonn, 145
 Fishe, Raymond P. H., 141
 Fissel, Gary S., 26, 30
 Flannery, Mark J., 30, 92, 179, 191
 Flood, Mark D., 10, 31, 191
 Flynn, Norman, 181
 Flynn, Raymond, 77, 78
 Fogel, Richard, 78, 181
 Fondo Interbancario di Tutela dei Depositi, 146
 Fraser, Donald R., 63
 Fratianni, Michele, 146
 Freixas, Xavier, 146
 French, George E., 146
 Fres-Felix, Maria L., 147
 Frieden, Jeffrey, 146
 Friedman, Stephen, 181
 Fries, Steven M., 31, 46, 147
 Fritts, Paul, 77
 Fry, Maxwell J., 16
 Furlong, Frederick T., 47, 120
 Furstenberg, George M. von, 141, 196
 Fusaro, Flora, 77, 78
- Galai, Dan, 88
 Garcia, Gillian, 4, 16, 17, 66, 158
 Garcia, Valerino F., 158
 Garfield, Reed Roy, 6
 Garner, Craig Boyd, 147

- Garrido, Torres A., 147
 Garrott, Thomas M., 32
 Gart, Alan, 47
 Gay, Gerald D., 147
 Genin, Veronique Annie, 67
 Gennotte, Gerard, 178
 Geppert, John M., 98
 Gerlowski, Daniel A., 11
 Gertler, Mark, 210
 Ghosh, Dilip Kumar, 19
 Giammarino, Ronald M., 48, 92
 Gilbert, R. Alton, 48, 64, 218
 Gilbert, Richard J., 82
 Giliberto, S. Michaek, 67
 Glauber, Robert R., 215
 Goldberg, Lawrence G., 115
 Golden, Claudia, 3, 13
 Goldstein, Morris, 197
 Golembe, Carter H., 6, 171, 192, 210
 Gondo, G., 18
 Gonzales-Hermosillo, Brenda, 67
 Gonzalez, Arturo Huerta, 148
 Gonzalez, Henry B., 171
 Goodfriend, Marvin, 92
 Goodhart, Charles A. E., 18, 67, 93, 190
 Goodman, John C., 176
 Gorton, Gary, 115, 193
 Goyeau, Daniel, 93
 Graf, Pablo, 136
 Gray, Robert Parker, 210
 Green, David, 48
 Green, John H., 17
 Greenbaum, Stuart I., 26
 Greenspan, Alan, 5, 181, 182
 Gregorian, Vartan, 68
 Grossman, Richard S., 115
 Grove, David C., 57
 Gruben, William, 148
 Guenther, Kenneth A., 5
 Guill, Gene D., 164, 178
 Gunther, Jeffery W., 64, 94, 116
 Guo, Lynn, 68
 Gup, Benton, 211
 Gupta, Atul, 68
 Hagen, Jürgen von, 146
 Hale, David D., 181
 Hall, Maximilian, 148
 Hallagan, William, 149
 Hamouri, Rony, 1
 Hanc, George, 65, 193
 Hancock, Paul, 186
 Hannan, Timothy H., 94
 Hanweck, Gerald A., 45
 Haraf, William, 197
 Harikumar, T., 115
 Harrell, Alvin C., 49
 Hartman, Timothy, 181
 Hassan, M. Kabir, 94, 95
 Hawkins, John, 136
 Hazlett, Denise Janine, 95, 96
 Hein, Eelis, 32
 Hein, Scott E., 6
 Helfer, Ricki Tigert, 6, 18
 Heller, Warren G., 5
 Hendershott, Robert, 19
 Hendrickson-Smith, Janet, 193
 Herendeen, James B., 193
 Hetzel, Robert L., 8, 211
 Hindryati, Rin, 149
 Hirschhorn, Eric, 204
 Ho, Lok-Sang, 96
 Hogg, James, 208
 Holguin, Angela H., 116
 Holland, David S., 69
 Hooks, Linda M., 94
 Horvitz, Paul M., 158, 173, 196
 Hovakimian, Armen, 117
 Huang, Haizhou, 93
 Hubbard, Carroll, 181
 Hubbard, Glenn R., 91
 Huber, Stephen K., 194
 Hudson, Carl D., 164
 Huffstutler, John H., 186
 Hughes, Joseph P., 211
 Hughes, Sarah Jane, 194
 Huizinga, Harry, 103, 128
 Humphrey, David B., 30
 Hung, Mao-Wei, 144
 Hunter, William C., 17, 59
 Hutchison, Michael M., 139
 Hwang, Dar Yeh, 32

- Independent Bankers Association of America,
7, 171
- Inscoe, Don, 145
- Institute for Strategy Development, 163, 212
- Institute of Financial Education, 49
- Irigoyen, G. Rubio, 140
- Irons, William V., 181
- Isaac, William M., 5, 218
- Isard, Peter, 129
- Ito, Takatoshi, 139
- Iwamura, Mitsuru, 117
-
- Jacklin, Charles J., 96, 97
- Jackson, William E., 18, 112
- Jacobe, Dennis, 212
- Jacobs, Peter C., 206
- Jaeger, Mireille, 33
- Jaffee, Dwight M., 69
- Jaime, José Carlos, 145
- James, Christopher, 69
- Jao, Y. C., 96
- Javoer, Suarez, 49
- Jayanti, S. V., 97
- Jens, William G., 214
- John, Kose, 172, 179
- John, Teresa A., 172, 179
- Jones, David S., 194
- Jones, DuPre, 172
- Jones, Kenneth, 129
- Jones, Norman, 12
- Junguito, Roberto, 158
-
- Kahn, Charles M., 113
- Kane, Edward J., 5, 7, 8, 12, 19, 70, 71, 97,
117, 118, 130, 149, 164, 173, 195,
196, 197, 219
- Kang, Bohyong, 156
- Kareken, John H., 172
- Karels, Gordon, V., 95, 98, 118
- Karlsen, Harald, 149
- Kasl, Douglas J., 196
- Kaufman, George G., 5, 17, 42, 50, 57, 59, 71,
118, 143, 149, 164, 173, 179, 181,
187, 188, 195, 196, 197, 200, 202,
215
- Keehn, Silas, 130
- Keeley, Michael C., 47, 118, 173
- Keeton, William R., 4, 7, 173
- Keller, James S., 186
- Kendall, Sarah B., 5, 33, 179
- Kennickell, Arthur B., 197
- Kerfriden, Christian, 33
- Kerry, John F., 77, 78
- Ketcha, Nicholas J. Jr., 20
- Key, Sydney, 150
- Khademian, Anne M., 50
- Khaksari, Shahriar, 19
- Khalidi, Manzoor, 152
- Khamis, May, 129
- Khorassani, Jacqueline, 118
- Kibua, Thomas N., 17
- Kim, Dookyung, 136
- King, Kathleen Kuester, 50, 178, 179, 194
- Kitami, Ryoji, 145
- Kjaer, Jorn H., 150
- Kleczka, Gerald, 181
- Ko, Dong Won, 150, 151
- Kopcke, Richard, 98
- Klebaner, Benjamin J., 174
- Klingebl, Daniela, 57
- Kolatch, Barry, 129, 145
- Kolb, Robert W., 8
- Konishi Masru, 98
- Konstas, Panos, 198, 219
- Korea Deposit Insurance Corporation, 151
- Kormendi, Roger, 43
- Koskenkylä, Heikki, 145
- Krasa, Stefan, 113
- Kroszner, Randall S., 51, 119
- Kuester, Kathleen A., 4, 34, 99, 119
- Kumar, Raman, 5
- Kumbhaker, Subal C., 79, 126
- Kupiec, Paul H., 20, 99
- Kuprianov, Anatoli, 168, 174
- Kurucz, Robert M., 186
- Kusukawa, Toru, 181
- Kwast, Myron, 130, 174, 197
- Kyei, Alexander, 151
-
- LaBella, Carlotta, 77
- Labrecque, Thomas G., 181
- Laderman, Elizabeth, 8
- Lai, Van Son, 34, 99, 198
- Lamy, Robert E., 212

- Landskroner, Yoram, 34
Lang, William W., 51
Larsen, Glen A. Jr., 189
Lateef, Noel V., 219
Laub, Michael, 35
LaWare, John, 215
Lawlor, Michael S., 64
Lee, Cheng F., 32, 39, 144
Lee, Inmoo, 35
Lee, Sung, 144
Lee, Winson B., 87
Lehman, William, 181
Lehnert, Andreas, 131
Leipzigiger, Danny M., 17, 59
LeRoy, Stephen, 175
Leslie, Peter, 181
Leung, Ernest, 145
Levich, Richard M., 157
Levine, Ross, 15, 137
Levonian, Mark E., 5, 8, 33, 35, 71, 100, 120, 175, 179
Lewis, Mervyn K., 8, 183
Lewis, Tracy R., 48
Li, Anlong, 5, 35, 38, 100, 105
Li, Raymond, 136
Liang, J. Nellie, 58, 82
Liang, Youguo, 100
Liaw, K. Thomas, 32, 141, 144
Libecap, Gary D., 3
Lieberman, Carolyn B., 186
Lilly, Gregory A., 64
Lin, Wei-Yi, 145
Litan, Robert E., 1, 58, 59, 197, 202
Liu, Ming-Hua, 152
Lobdell, David W., 205
Lockett, Michael F., 132
Long, Stanley G., 65, 184
Lowy, Martin, 71
Lucey, Brian M., 36
Ludwig, Eugene A., 197
Luizer, James C., 193
Lutton, Thomas L., 4
- Macchiati, Alfredo, 152
MacDonald, Ronald, 20
Macey, Jonathan R., 51, 120, 175
Madura, Jeff, 110
- Maia, Geraldo, 136
Mailath, George J., 72
Malone, Elizabeth, 186
Maloney, Thomas J., 205
Mantripragada, Krishna G., 131, 198
Marino, James A., 205, 218, 219
Marotta, Guisepepe, 1
Marshall, Kathryn G., 152
Marston, David, 190
Martinez, Soledad, 104
Mas, Ignacio, 20, 22
Mason, Joseph R., 60
Mason, Robin, 147
Massachusetts Continuing Legal Education, 206
Mathewson, Franklin G., 85, 139, 140
Mathieson, Donald J., 129
Matutes, Carmen, 82, 100, 120
Maude, David, 36
Maxson, Susan A., 186
Mayer, Colin, 82
Mayer, Martin, 8
Mayer, Thomas, 167
Mazumdar, Sumon C., 44, 52, 56, 121
McCallie, John Douglas, 21, 101
McCarthy, Ian, 8
McClatchey, Christine Anna, 101, 118
McCulloch, J. Huston, 10, 101
McCurdy, Christopher, 197
McKenna, Terrance, 77, 78
McKenzie, George, 102, 152
McKenzie, Joseph A., 64, 121
McLean, Alan, 96
McLeod, Ross, H., 152
McManus, Douglas A., 114, 179
McNiel, Douglas, 9
McQuery, Elizabeth, 152
Meana, Andrea Ripa di, 41
Mehran, Hamid, 27
Mei, Jianping, 121
Meigs, A. James, 176
Mella-Barral, Pierre, 46
Meltzer, Allan, 158
Mengle, David L., 174
Merton, Robert C., 199
Mester, Loretta J., 8, 72, 176, 211
Metzger, Thomas M. L., 206
Middleton, Thomas, 77, 78

- Miles, David, 53
Miles, James A., 113
Milhaupt, Curtis, 153
Miller, Axel, 138
Miller, Geoffrey P., 5, 51, 120, 153, 175
Miller, Peggy, 181
Miller, W. Todd, 186
Mishkin, Frederic S., 197
Mishra, Chandrasekhar, 102
Misra, Lalatendu, 131
Moakley, John Joseph, 77, 78
Mohanty, Sunil, 100
Mondschean, Thomas H., 112, 113
Mondschean, Thomas S., 153, 154
Montgomery, Lynne, 45
Moore, Scott Bradley, 36
Moreau, Arthur F., 4, 29, 114
Moreland-Gunn, Penelope, 72
Morgan, George Emir, 5
Moser, James T., 112
Moyer, R. Charles, 212
Moysey, A. Warren, 154
Moysich, Alane K., 9, 65
Muldoon, Maureen E., 59
Murphy, James P., 77, 78
Murphy, M. Maureen, 206
Murphy, Neil B., 72
Murton, Arthur James, 21, 102, 168
- Nadler, Paul S., 176
Nagarajan, S., 36, 37, 122
Nakajima, Zenta, 112
Nakamura, Leonard I., 51, 176
National Bank of the Republic of Macedonia, 154
National Commission on Financial Institution Reform, Recovery and Enforcement, 199
Neckes, Mark, 77
Nejezchleb, Lynn A., 5, 61, 168
Nelson, Richard W., 53, 200
Neuberger, Jonathan A., 8, 73, 177
Noe, Thomas H., 53
Nolle, Daniel E., 137
Norwegian Banking Law Commission, 155
Nowakowski, Jerzy, 155
Nussbaum, Andrew J., 207
- Nuxoll, Daniel A., 54
- O'Brien, James M., 4, 20, 34, 50, 99, 119, 178, 178
O'Connell, Charles, 77, 78
O'Driscoll, Gerald P. Jr., 15, 177, 202
O'Hara, Maureen, 213
O'Keefe, John P., 6, 45, 54, 65, 73
Oda, Nobuyuki, 37
Okina, Yuri, 73
Önal, Yildirm Beyazit, 155
Oorlog, Dale Robert, 37
Opiela, Timothy P., 153, 154
Oshinsky, Robert, 219, 220
Osterberg, William P., 9, 64, 73, 131, 179, 207
Ötker, İnci, 190
Otto, Bert, 77, 78
Ozler, Sule, 102
- Page, Daniel E., 25, 164
Palia, Darius, 91
Papadimitriou, Dimitri B., 53, 191
Park, Jong-Suk, 145
Park, Sangkyun, 103, 213
Paroush, Jacob, 34
Parris, Stan, 181
Parry, Robert T., 200
Passmore, Wayne, 130, 131
Patin, Roy P., 9
Pazarbaşıoğlu, Ceyla, 144
Pecchenino, Rowena A., 122
Peek, Joe, 54, 122, 200
Peng, Xun, 155
Pennacchi, George G., 87
Peria, Maria, 104
Perraudin, William R. M., 31, 36, 46, 147
Peterson, Manfred O., 95
Peterson, Richard S., 196
Petri, Thomas E., 177
Petrou, Karen Shaw, 197
Pierce, James L., 55
Pike, Christopher J., 8, 55
Ping, Xie, 136
Pollin, Robert, 190
Popova, Ivilina, 38
Post, Mitchell A., 88

- Powell, Jerome, 181
 Pozdena, Randall J., 5, 104
 Prakash, Arun J., 98
 Pulkkinen, Thomas E., 21
 Pulles, Gregory, 208
 Pulley, Lawrence B., 30
 Pyle, David, 178
- Quigley, Neil C., 139, 140
- Radecki, Lawrence J., 21
 Rai, Anoop, 81
 Ramachandran, Rama, 156, 157
 Ramos, Alberto M., 104
 Randall, Richard E., 55, 213
 Rao, Ramesh K. S., 127
 Ratón, José Manuel Fínez, 155
 Ratway, David J., 213
 Rau, H. Banarjee, 198
 Raymond, Robert, 43
 Rebello, Michael J., 53
 Redburn, F. Stevens, 87
 Régie de l'assurance-dépôts du Québec, 156
 Reichert, Usha Nair, 74
 Reischauer, Robert, 181
 Resolution Trust Corporation, 74
 Reuber, Grant, 145
 Rice, Tara N., 137
 Riedel, Gabriel, 2
 Ritchken, Peter, 5, 38, 105
 Rivlin, Alice, 197
 Robinson, Breck Ledo, 209, 214
 Robinson, Kenneth J., 10, 94, 116, 178
 Robinson, William E., 77, 78
 Rochet, Jean-Charles, 31, 33
 Rojas-Suarez, Liliana, 129
 Rolnick, Arthur J., 210
 Romer, David H., 105
 Roper, Don E., 200
 Rose, Lawrence C., 63
 Rose, Peter S., 105
 Rosen, Mark I, 206
 Rosen, Richard, 115
 Rosengren, Eric S., 21, 54, 122, 200
 Ross, Thomas W., 86, 137
 Rostowski, Jacek, 15
- Roth, Michael, 214
 Runkle, David E., 84
 Russell, Steven, 10
 Ryan, Timothy, 12
- Sackley, William H., 95
 Sahaydachny, Simeon A., 145
 Saidenberg, Marc R., 114
 Saltz, Ira S., 74, 75
 Santomero, Anthony M., 22, 132, 156
 Sappington, David E. M., 48
 Sato, Ryuzo, 156, 157
 Saudi Arabian Monetary Agency, 136
 Saunders, Anthony, 165, 176, 178, 209
 Sauviat, Alain, 93
 Savage, Joseph P., 186
 Savings Association Insurance Fund Industry
 Advisory Committee, 220, 221
 Sawamoto, Kuniho, 112
 Scheer, Craig M., 157
 Schellhorn, Carolin Dorothee, 5, 106
 Schmitt, Ray, 9
 Schmukler, Sergio, 104
 Schoenmaker, Dirk, 18, 157, 158
 Schott, Paul Allen, 186
 Schumer, Charles, 181
 Schwartz, Eduardo, 92
 Schweitzer, Robert L., 209
 Scott, David F. Jr., 214
 Scott, Kenneth E., 181, 122, 166, 173, 181,
 196
 Scott, William L., 132
 Sczudlo, Raymond S., 43
 Sealey, C. W., 4, 6, 9, 36, 37, 90, 114, 122
 Seballos, Lynn D., 8, 75
 Secura Group, the, 177
 Seidman, William, 78, 181, 182, 215
 Selgin, George, 75
 Senbet, Lemma W., 172, 179
 Serino, Robert B., 186
 Serreze, Sheryl, 206
 Shaffer, Sherrill, 38, 178, 179
 Sharpe, Ian G., 90
 Shaw, Karen D., 5, 133
 Shaw, Wayne, 213
 Shediak, Theodore M., 77, 78
 Shiers, Alden F., 123

- Short, Genie D., 10, 178
 Shoven, John B., 123
 Shull, Bernard, 22
 Shumacher, Liliana Beatriz, 158
 Silver, David, 181
 Silverberg, Stanley, 75, 76, 201, 208
 Sim, Ah Boon, 90
 Simanovskii, A. I., 158
 Simons, Katerina, 106
 Singh, Sandeep, 39
 Sivasangaram, Murugesu, 123
 Sjaastad, Larry A., 158
 Smale, P. H., 201
 Smart, Scott B., 123
 Smith, Brian, 106
 Smith, Bruce D., 84, 107
 Smith, Stephen, 8
 So, Jacky C., 39, 85
 Solomon, Anthony J., 77, 78
 Solomon, Lewis C., 85
 Song, Frank, 100
 Spellman, Lewis J., 5, 26, 86
 Spiegel, Mark M., 107, 124
 Spring, William, 77, 78
 Spudeck, Raymond E., 214
 St. Hill, R. L., 108
 Starr-McCluer, Martha, 197
 Stella, Peter, 129
 Stern, Gary H., 124, 133, 201, 215
 Stern School of Business, 178
 Stillman, Robert J., 206
 Stock, Stuart C., 186
 Stone, John, 77, 78
 Strahan, Philip E., 51, 76, 113, 114, 119
 Strickland, John R., 77, 78
 Stromberg, Linda L., 196
 Sundaresan, Natarajan, 124
 Sundlun, Bruce, 77, 78
 Sykes, Allan O., 153
 Syron, Richard, 77
 Szambelańczyk, Jan, 145
- Taguchi, Hiroo, 112
 Talley, Pat L., 76
 Talley, Samuel, 20, 22
 Tammen, Melanie S., 10
 Tarazi, Amine, 93
- Taylor, John, 11, 12
 Taylor, William, 12
 Tehranian, Hassan, 27
 Temzelides, Ted, 11
 Thadden, Ernst-Ludwig von, 125
 Thakor, Anjan V., 10, 26, 43, 82, 83, 179
 Theobald, Thomas C., 4
 Thies, Clifford F., 11
 Thomas, John V., 206
 Thomas, Richard L., 5
 Thomsen, Judith H., 206
 Thomson, James B., 5, 8, 9, 38, 55, 64, 73, 75, 88, 105, 108, 131, 179, 207, 208, 215
 Thornburgh, Richard, 78
 Timberlake, Richard H. Jr., 10
 Timewell, Stephen, 159
 Timme, Stephen G., 147
 Timmer, Barbara, 202
 Tinic, Seha M., 127
 Todd, Walker F., 11, 22, 202, 215
 Towe, Christopher M., 23
 Trester, J. T., 22
 Tunis, M. Hampton, 2
 Turner, Philip, 136
- U.S. Congressional Budget Office, 77, 180
 U.S. General Accounting Office, 77, 159, 160, 161, 180, 221
 U.S. House, 12, 77, 78, 181, 216
 U.S. Office of Management and Budget, 12
 U.S. Securities and Exchange Commission, 39
 U.S. Senate, 78, 181, 182
 U.S. Treasury Department, 182
 Udell, Gregory F., 165, 174, 176, 178
 Uebelhoer, Jane, 181
 Umoh, P. N., 159
 Urrutia, Jorge, 39, 108, 131
- Vallandingham, Philip, 181
 Valori, V. P., 161
 Vanderhoff, Vicki A., 138, 170
 Varaiya, Nikhil P., 67
 Vesala, J., 161
 Villarreal, Pérez de, 140
 Vitale, David, 197
 Vittas, Dimitri, 13, 22

- Vives, Xavier, 82, 100, 120
 Vogelsang, Harald, 161
- Waldfoegel, Joel, 123
 Walker, Anna Kuzmik, 40
 Walker, Todd F., 11, 22, 202, 215
 Wall, Larry D., 8, 12, 53, 82, 182, 203, 216
 Wallison, Peter J., 182
 Walter, John R., 133
 Wambeke, Carol A., 43, 179
 Wang, Cheng, 107
 Wang, Yu-Lin, 108
 Warywoda, Stephan, 198
 Watson, Gary, 165
 Weaver, Richard R., 170.
 Weber, Marsha, 125
 Wei, Jason Z., 39
 Weil, Philippe, 12
 Weingast, Barry R., 196
 Weinstein, Harris, 125, 186
 Wells, F. Jean, 182
 Wenninger, John, 203
 Whalen, Gary, 134
 Wheelock, David C., 10, 13, 57, 78, 79, 128, 183
 Whidbee, David A., 43, 179
 Whipple, Kenneth, 181
 White, Eugene N., 3, 13, 197
 White, Lawrence H., 14, 202
 White, Lawrence J., 8, 12, 14, 64, 79, 176, 183, 184
 White, Robert, 106
 Whitesell, Whilliam E., 184
 Whitlock, Robert, 208
 Whyte, Anne Marie, 97
 Wiechman, Paul H., 77, 78
 Wijnbergen, Sweder van, 15
 Wilhelm, William, 43
 Wilkerson, Dianne, 77, 78
 Williamson, D. Stephen, 109
 Williamson, R. Mark, 103
 Wilmarth, Arthur E. Jr., 216
 Wilson, Berry K., 38, 97
 Wilson, Paul W., 79
 Włodarczak, Ewa Kawecka, 145
 Wolfe, Glenn A., 87
 Wolfson, Mark A., 164
- Wood, John H., 64
 Woodward, Thomas, 9, 161, 185
 Wright, Howard, L., 215
 Wu, Lifan, 40
- Yancey, Charles C., 77, 78
 Yeyati, Eduardo Levy, 88
 Yoon, Suk Heun, 52, 56
 Yoshino, Joe Akira, 161
 Yoshitomi, Masaru, 197
 Young, Harrison, 5
 Young, Maureen Ann, 56
 Yu, Min The, 28, 70, 71, 101, 109, 144
 Yung, Kenneth, 147
- Zabriskie, Allison P., 120
 Zarruk, Emilio R., 109, 110
 Zazzara, Cristiano, 145
 Zechner, Josef, 48, 92
 Zervos, David, 205
 Zhang, Hao, 80
 Zycher, Benjamin, 85