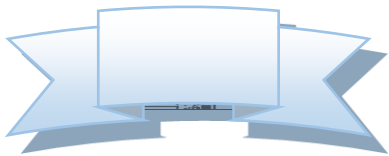


新视角解读银行业

A New Perspective of Banking

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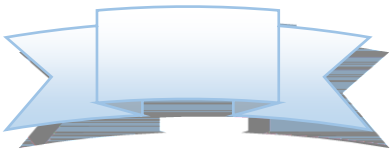
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of payment. This is a great privilege. How do banks acquire this privilege? In this lecture we will learn that a price they pay is that their business is a precarious one: in principle, a bank can be in a liquidity crisis at any moment of time. We will also learn how a good-bank/bad-bank policy can help banks trapped in liquidity crises.

Reading list:

- ? ' ?)) ? ,43. ' = ' ? ' ' ' ' *Journal of Political Economy*, 91(3), 401 419.
- ' - ,4 ' ' ' ' ' ')

Lecture 5: Monetary Policy

Question 5 stated above.

In this lecture we will learn how and when the quantity of fiat money matters for the economic efficiency. Hence, when the central bank opens its printing machine and changes this quantity, this)

We will learn that the effect for different types of banks can be in opposite directions.

Reading list:

- ' - ,4 ' = = ' ')