

Bilag

Resume

Dette basis projekt omhandler regulering af den danske banksektor. Vi har i dette projekt valgt at benytte os af deskriptiv statistik som metode. Problemformulering lyder således: Efter basel III anbefalinger til banksektoren, er der så behov for mere regulering eller reguleres der for hårdt i den danske banksektor?

Problemformulering er blevet besvaret ved brug af relevant empiri og teori.

Vores empiriske materiale består af en Basel I, II og III komiteens anbefalinger og Finansiell stabilitets bankpakker I-IV, samt ekspansiv og kontraktiv finanspolitik.

Vores teoretikere består af Milton Friedman, Hymin Minsky, Poul Krugman og John Keynes. Ved at benytte disse teoretikere til at belyse vores empiri samt relevant prosa, har vi kunne konkludere, at der ikke skal reguleres mindre, men heller ikke mere da dette vil gå ud over bankens likviditet og prisen på lån.

English Resume

This basic project is about the regulation of the Danish banking sector. We have in this project chosen to use descriptive statistics as a method. The problem statement is:

After Basel III, recommendations to the banking sector is there a need for more regulation or is there being regulated too much in the Danish banking sector?

Relevant theories and empiric have answered the problem statement.

Our empirical material is the Basel I, II and III committees recommendations and Financial stabilities bank packages along with expansive and contractive fiscal politics.

Our theoretics are Milton Friedman, Hymin Minsky, Poul Krugman and John Keynes. By using these theoretics to in light our empirical material along with relevant prose, we have been able to conclude that there are no need to regulate less, but not anymore either because the banks liquidity and price on loans will suffer.