

# About the authors and the editors

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**Harald Moen** currently runs his own banking consultancy firm, Harald Moen AS. He received his master from the Norwegian School of Economics and Business Administration (NHH) in 1968. Since then, he has been Deputy Managing Director in Den norske Creditbank. He has also been chairman of the board of the Commercial Banks' Guarantee Fund for two years. After having left the banking industry, he was permanent economic advisor to the Government Bank Insurance Fund during the banking crisis. He has also been a permanent economic advisor to the Government Bank Investment Fund.

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**Jon A. Solheim** is currently Executive Director in the IMF. He received his graduate degree in economics (cand.oecon.) from the University of Oslo in 1970. He has held several positions in Norges Bank. From 1986 to 1997, he was Director of the Financial Markets Department of Norges Bank, and from 1997 to 2003, Executive Director of the Financial Stability Wing. During the first of these two periods, he was heavily involved in handling the banking crisis; in 1991 and from 1994 to 2000 also as Manager of the Government Bank Insurance Fund. He has also been a board member from Norges Bank of the Savings Banks' Guarantee Fund and the Commercial Banks' Guarantee Fund. From 1972 to 1975, he was Economist at the IMF; and Chief Economist at the Central Bank of The Gambia from 1977 to 1978. From 1984 to 1986, he was Managing Director of the Association of Finance Houses in Norway, and from 1991 to 1993, he was Alternate Executive Director in the IMF.

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