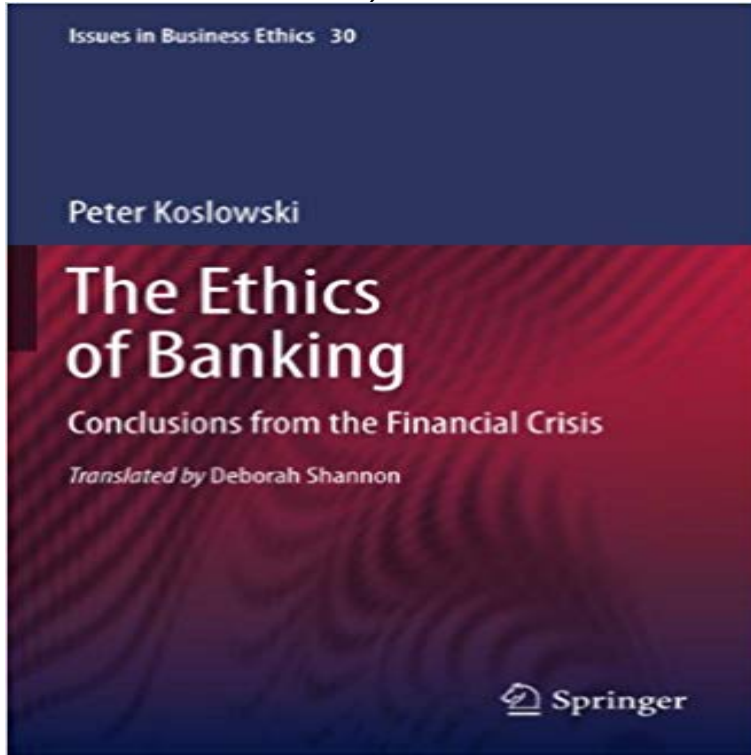


# The Ethics of Banking: Conclusions from the Financial Crisis: 30 (Issues in Business Ethics)



The Ethics of Banking analyzes the systemic and the ethical mistakes that led to the crisis. It keeps the middle ground between excusing all failures by the argument of a systemic crisis not to be taken responsibility for by the financial managers and the moralistic reproach that only moral failure is at the origin of the crisis. It investigates the role of speculation in the formation of the crisis and distinguishes between productive speculation for hedging and for securing market liquidity on the one hand, and unproductive and even detrimental hyper-speculation going far beyond of the degree of speculation that is necessary in a developed economy for the liquidity of financial markets, on the other hand. Hyper-speculation has increased the risks of the financial system and is still doing so.

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