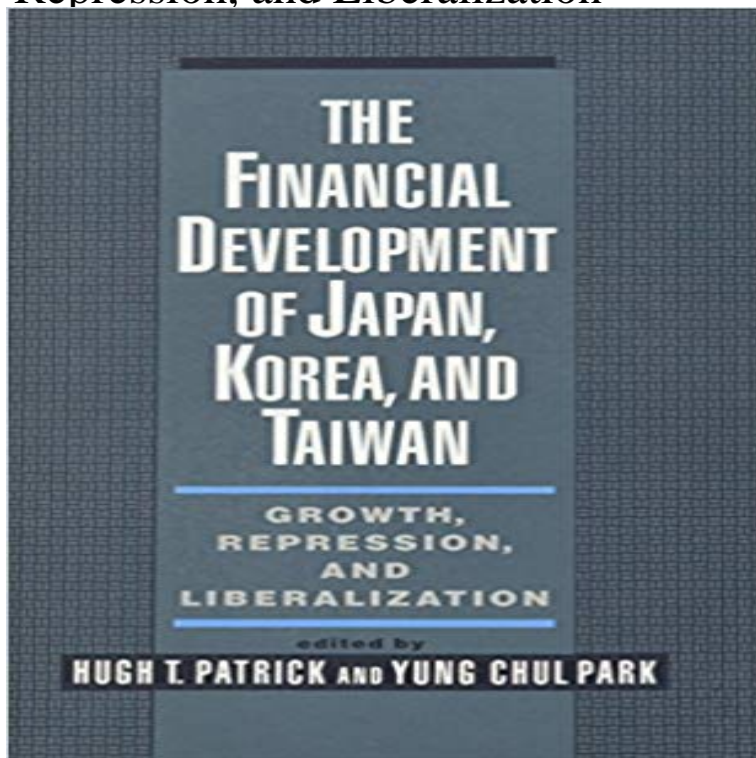


# The Financial Development of Japan, Korea, and Taiwan: Growth, Repression, and Liberalization



This path-breaking comparative study of the economies of Japan, Korea, and Taiwan analyzes the evolution of the financial systems of each country in relation to their last four decades of dynamic economic growth. Each country study is addressed in two chapters, the first covering macroeconomic aspects of the financial system and the second chapter focusing on commercial banking. The analysis shows how financial development has occurred in two distinct phases. Initially interest rates were regulated to remain below market levels, entry of new financial institutions was restricted, financial markets were segmented, and domestic finance was insulated from world financial markets. The second phase has seen a steady, if sometimes slow, removal of these restrictions. This liberalization has meant regulation now focuses on prudential measures for system safety while financial resources are increasingly allocated through the marketplace. The evaluation of the financial development of Japan, Korea and Taiwan provides significant insights for economists and policymakers. In particular, there are many lessons for less developed markets and transforming socialist economics.

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