1. When facing bank crises, financial stability considerations take precedence over competition-related concerns.

2. The different degree of burden sharing required under State aid rules and under the bank resolution framework potentially distorts incentives and competition.

3. Prompt intervention, coupled with credible structural and behavioural commitments imposed on restructured banks, would contribute to the sustainability of the crisis management framework.

4. The degree of concentration and contestability of banking markets and the market power of the institutions involved should be factored into the decisions on which crisis management measures to apply.

5. The need for a backstop to ensure the credibility of the resolution framework implies that public financial support can be reduced or made a remote option, but not fully excluded.

6. Financial literacy should be promoted through the introduction of financial education programmes starting from school.

7. An adequate pricing of climate risks can bolster a smoother transition to an increasingly sustainable economy.

8. The easy availability of medical information on the internet is counterproductive.

9. Researchers should rely further on interdisciplinary collaboration as a means of fostering creativity and progress, rather than focussing on challenging ideas.

10. Living abroad helps individuals develop a stronger perception of themselves.

11. Learning languages is an effective means for people to embarrass themselves internationally.