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Koch's research and writing focus on bank risk management, performance analysis and improvement, the pricing of financial futures and fixed-income securities, and public finance. He has published in a wide range of academic journals, including the Journal of Finance,

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A bank's asset and liability management committee or risk management committee is responsible for the overall financial planning and management of the bank's profitability and risk profile. This book emphasizes how managers can develop strategies to maximize stockholders wealth by balancing the trade-off between banking risks and returns.

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Research Paper (undergraduate) from the year 2018 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, , language: English, abstract: This study is attempted to examine factors affecting non -performing loan of development bank of Ethiopia. The main objective is to examine the factors affecting nonperforming loans in DBE central region. After problem identification, research hypothesis was developed which inquires the relationship and effect of non-performing loans on development bank of Ethiopia. Both secondary and primary data were used in the research. The data is then analyzed using descriptive, correlation and regression techniques through SPSS and Stata software program. The findings of the study revealed that gross domestic product has a positive impact on the occurrence of non-performing loans while other model variables unemployment, inflation rate and exchange rate have no impact on the occurrence of non-performing loan in which negatively affect non-performing loan. according to my study result. Also the result of the primary data indicated that in regarding about customer's specific causes, the result showed that credit culture of customers, lack of business knowledge, delayed approval, profit of the business, business location were determinants of non-performing loan while bank specific factors include poor credit assessment, poor customer selection, aggressive lending policy, borrowers culture, credit size affected non-performing loan.

The Vaccine Book, Second Edition provides comprehensive information on the current and future state of vaccines. It reveals the scientific opportunities and potential impact of vaccines, including economic and ethical challenges, problems encountered when producing vaccines, how clinical vaccine trials are designed, and how to introduce vaccines into widespread use. Although vaccines are now available for many diseases, there are still challenges ahead for major diseases, such as AIDS, tuberculosis, and malaria. This book is designed for students, researchers, public health officials, and all others interested in increasing their understanding of vaccines. It answers common questions regarding the use of vaccines in the context of a rapidly expanding anti-vaccine environment. This new edition is completely updated and revised with new and unique topics, including new vaccines, problems of declining immunization rates, trust in vaccines, the vaccine hesitancy, and the social value of vaccines for the community vs. the individual child ' s risk. Provides insights into diseases that could be prevented, along with the challenges facing research scientists in the world of vaccines Gives new ideas about future vaccines and concepts Introduces new vaccines and concepts Gives ideas about challenges facing public and private industrial investors in the vaccine area Discusses the problem of declining immunization rates and vaccine hesitancy

The authors are proud sponsors of the 2020 SAGE Keith Roberts Teaching Innovations Award—enabling graduate students and early career faculty to attend the annual ASA pre-conference teaching and learning workshop. Essentials of Social Statistics for a Diverse Society, Third Edition, is a more streamlined, less expensive version of the successful Social Statistics for a Diverse Society. As in the parent text, the Essentials version does more than introduce students to the statistical techniques used by social scientists. It is distinct for the use of real data from contemporary social issues, illustrating the interplay between social concerns and methods of inquiry, and for a strong emphasis on race, class, gender, and other statuses to show how statistics can be a tool for understanding the richness of social differences within society. With a wide range of examples and exercises taken from current events and published research, frequent illustrations, and a focus on student learning, this book continues to be an accessible and engaging resource for students. "I think this textbook is incredibly readable. It presents statistics in a manner that is easy to grasp and comprehend but is still rigorous in terms of the

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