

# Certificados

## Soraya Bartolomé Pérez

Los certificados de depósito en el sistema bancario Estadounidense Sergio Bortolani,2023-11-22 Un certificado de depósito («certificate of deposit», designado frecuentemente con la sigla CD) es un recibo entregado por un banco como contrapartida de una suma de dinero depositada durante un determinado período de tiempo a un determinado tipo de interés. En los Estados Unidos de América los certificados de depósito, con la forma y características actuales, comenzaron a ser emitidos por los bancos comerciales a partir de 1961. La iniciativa, que partió del «First National City Bank» de Nueva York y que fue inmediatamente seguida por las restantes grandes entidades de crédito, tuvo como fin principal atraer los fondos líquidos de las grandes sociedades. Efectivamente, a partir de la segunda posguerra, los bancos que operaban en los más importantes centros financieros (Nueva York y Chicago fundamentalmente) habían visto como se reducía la importancia relativa de los medios por ellos obtenidos debido a dos circunstancias: la mayor pericia adquirida por las sociedades en la inversión de las sumas líquidas temporalmente disponibles; pericia estimulada además, por el mayor rendimiento de los títulos del mercado financiero, y la creciente agresividad de los intermediarios financieros no bancarios, competidores en la captación del ahorro. En realidad, no son ninguna novedad en la historia bancaria de los Estados Unidos, pues ya con anterioridad a los años «sesenta» habían sido emitidos en diferentes formas. La característica que permite diferenciar netamente a los «nuevos» certificados de los «viejos» y que ha sido causa del éxito alcanzado por los primeros es la existencia de un mercado activo. Los «nuevos» certificados, negociables al igual que algunos tipos de los «viejos», difieren de estos completamente, pues el requisito de negociabilidad se ha convertido en una realidad gracias a la creación de un mercado adecuado por parte de los mayores «dealers» de Nueva York. De este modo, el «nuevo» certificado de depósito, al que se refiere la presente monografía, se ha convertido en uno de los más importantes medios financieros a corto plazo, inmediatamente detrás de los Bonos del Tesoro. Sergio Bortolani.

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alcanzar su objetivo principal: la consecución de la acreditación de la competencia profesional incluida en el Certificado de profesionalidad donde se integra. En este caso, la Unidad Formativa UF0522, Marco organizativo y normativo, es una importante formación incluida en el Certificado de Profesionalidad Asistencia documental y de gestión en despachos y oficinas (ADGG0308), publicado en el Real Decreto 645/2011. La información del Real Decreto donde se inserta la formación de esta Unidad Formativa define la siguiente capacidad que se pretende adquirir: - C1: Distinguir la organización de las Administraciones Públicas establecidas en la Constitución, así como las instituciones de la Unión Europea, identificando las normas jurídicas aplicables y su publicación. - C2: Aplicar la normativa de los procedimientos administrativo y contencioso administrativo, en la cumplimentación, redacción y presentación de documentos e impresos oficiales tipo de los Organismos y Administraciones Públicas, de acuerdo con la naturaleza de la información a expresar. Para la consecución de los objetivos se ofrece al alumno un material completo en el que se incluyen todos los recursos necesarios para el aprendizaje del programa docente: - Ficha técnica del curso - Objetivos generales y específicos - Desarrollo teórico ajustado 100% al programa del curso - Recursos complementarios: tablas, gráficos, destacados, ejemplos, etc. - Ejercicios prácticos y de autoevaluación con soluciones - Resumen por tema - Documentación adicional: Glosario de términos y Bibliografía

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CFA exam.

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