Certificados

Joan Cabestany,Francisco Sandoval,Alberto Prieto

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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Glosario europeo sobre educación. Exámenes, certificados y títulos. Volumen 1 EURYDICE,1999 Recoge: Part I: Glossary - Part II: Summary tables: European Union - EFTA/EEA countries - Pre-accession countries.

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Session Laws New Mexico,1915

Bio-Inspired Systems: Computational and Ambient Intelligence Joan Cabestany,Francisco Sandoval,Alberto Prieto,2009-06-08 This book constitutes the refereed proceedings of the 10th International Work-Conference on Artificial Neural Networks, IWANN 2009, held in Salamanca, Spain in June 2009. The 167 revised full papers presented together with 3 invited lectures were carefully reviewed and selected from over 230 submissions. The papers are organized in thematic sections on theoretical foundations and models; learning and adaptation; self-organizing networks, methods and applications; fuzzy systems; evolutionary computation and genetic algoritms; pattern recognition; formal languages in linguistics; agents and multi-agent on intelligent systems; brain-computer interfaces (bci); multiobjetive optimization; robotics; bioinformatics; biomedical applications; ambient assisted living (aal) and ambient intelligence (ai); other applications.

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