

1. Record Nr.	UNISALENTO991002571339707536
Titolo	Deuxièmes Journées d'étude sur la plongée scientifique / éditées par Philippe Roy et Gaston Fredj
Pubbl/distr/stampa	Monaco-Ville : Musée océanographique, 1985
ISBN	272600136X
Descrizione fisica	xii, 216 p., [8] leaves of plates : ill. (some col.) ; 24 cm
Collana	Bulletin de l'Institut océanographique. Numéro spécial ; 4
Altri autori (Persone)	Roy, Philippeauthor Fredj, Gaston
Disciplina	551.460072
Soggetti	Underwater exploration - Congresses Deep diving - Congresses Oceanography - Research - Congresses
Lingua di pubblicazione	Francese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	French and English
Nota di bibliografia	Includes bibliographies and indexes

2. Record Nr.	UNINA9910970777003321
Autore	Boyd John
Titolo	Bank Competition, Risk, and Asset Allocations // John Boyd, Gianni De Nicolò, Abu M. Jalal
Pubbl/distr/stampa	Washington, D.C. : , : International Monetary Fund, , 2009
ISBN	9786612843570 9781462375950 1462375952 9781452796482 1452796483 9781282843578 1282843575 9781451872903 1451872909
Edizione	[1st ed.]
Descrizione fisica	1 online resource (37 p.)
Collana	IMF Working Papers
Altri autori (Persone)	De Nicolò Gianni Jalal Abu M
Disciplina	332.1
Soggetti	Banks and banking - Econometric models Competition - Econometric models Asset allocation Risk management Bank credit Banking Banks and Banking Banks and banking Banks Competition Credit Depository Institutions Distressed institutions Finance Finance: General Financial Institutions and Services: General Financial services industry General Financial Markets: General (includes Measurement and Data) Industries: Financial Services Loans Micro Finance Institutions

Monetary economics
Monetary Policy, Central Banking, and the Supply of Money and Credit:
General
Money and Monetary Policy
Mortgages
United States

Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	"July 2009."
Nota di contenuto	Table of Contents; I. Introduction; II. The Model; Entrepreneurs; Depositors; Banks; Equilibrium; III. Evidence; A. Measurement of competition; B. Measurement of risk; C. Samples; D. Results for the U.S. Sample; E. Results for the International Sample; IV. Alternative Risk Measures; A. Loan Loss Measures of Risk; B. Actual Failures (or near failures) as the Dependent Variable; V. Conclusion; References; Tables; 1. U.S. Sample; 2. U.S. Sample Regressions; 3. International Sample; 4. International Sample Regressions; 5. U.S. Sample Loan Loss Measures; 6. International Sample Loan Loss Measures 7. International Sample: Proxy Measures of (near) Failure
Sommario/riassunto	We study a banking model in which banks invest in a riskless asset and compete in both deposit and risky loan markets. The model predicts that as competition increases, both loans and assets increase; however, the effect on the loans-to-assets ratio is ambiguous. Similarly, as competition increases, the probability of bank failure can either increase or decrease. We explore these predictions empirically using a cross-sectional sample of 2,500 U.S. banks in 2003, and a panel data set of about 2600 banks in 134 non-industrialized countries for the period 1993-2004. With both samples, we find that banks' probability of failure is negatively and significantly related to measures of competition, and that the loan-to-asset ratio is positively and significantly related to measures of competition. Furthermore, several loan loss measures commonly employed in the literature are negatively and significantly related to measures of bank competition. Thus, there is no evidence of a trade-off between bank competition and stability, and bank competition seems to foster banks' willingness to lend.
