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This book presents an integrated framework for risk measurement, capital management and value creation in banks. Moving from the measurement of the risks facing a bank, it defines criteria and rules to support a corporate policy aimed at maximizing shareholders' value. Parts I - IV discuss different risk types (including interest rate, market, credit and operational risk) and how to assess the amount of capital they absorb by means of up-to-date, robust risk-measurement models. Part V surveys regulatory capital requirements: a special emphasis is given to the Basel II accord, discussing its economic foundations and managerial implications. Part VI presents models and techniques to calibrate the amount of economic capital at risk needed by the bank, to fine-tune its composition, to allocate it to risk-taking units, to estimate the "fair" return expected by shareholders, to monitor the value creation process. Risk Management and Shareholders' Value in Banking includes: \* Value at Risk, Monte Carlo models, Creditrisk+, Creditmetrics and much more \* formulae for risk-adjusted loan pricing and risk-adjusted performance measurement \* extensive, hands-on Excel examples are provided on the companion website

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[www.wiley.com/go/rmsv](http://www.wiley.com/go/rmsv) \* a complete, up-to-date introduction to Basel II \* focus on capital allocation, Raroc, EVA, cost of capital and other value-creation metrics

The over-the-counter (OTC) derivatives market has captured the attention of regulators after the Global Financial Crisis due to the risk it poses to financial stability. Under the post-crisis regulatory reform the concentration of business, and risks, among a few major players is changed by the concentration of a large portion of transactions in the new market infrastructures, the Central Counterparties (CCPs). This book, for the first time, analyses the regulatory response of the United Kingdom and the United States, the two largest centres of OTC derivatives transactions, and highlights their shortcomings. The book uses a normative risk-based approach to regulation as a methodological lens to analyse the UK regime of CCPs in the OTC derivatives market. It specifically focuses on prudential supervision and conduct of business rules governing OTC derivatives transactions and the move towards enhancing the use of central clearing. The resulting analysis, from a normative risk based approach, suggests that the UK regime for CCPs does not fulfil what would be expected if a coherent risk based approach was taken. Our comments on the Dodd-Frank Act highlight that the incoherent adoption of risk-based approach to regulation affects the effectiveness of the US regime for CCPs. Such a regime does not follow the pace of events of 'innovation risk'; in particular, the foreseeable changes FinTech will bring to the OTCDM and central clearing services. The second inadequacy of the US regime concerns the dual regulatory structure of the CFTC and the SEC, and the inadequate adoption of different and not well-coordinated regulatory strategies. We also analyse the cross-border implications of the US regime for non-US CCPs that provide clearing services to US market participants. Finally, we study the negative effects of the absence of a clearly defined resolution regime for CCPs.

The Journal of School Leadership is broadening the conversation about schools and leadership and is currently accepting manuscripts. We welcome manuscripts based on cutting-edge research from a wide variety of theoretical perspectives and methodological orientations. The editorial team is particularly interested in working with international authors, authors from traditionally marginalized populations, and in work that is relevant to practitioners around the world. Growing numbers of educators and professors look to the six bimonthly issues to: deal with problems directly related to contemporary school leadership practice teach courses on school leadership and policy use as a quality reference in writing articles about school leadership and improvement.

This comprehensive account of financial regulation and supervision in times of crisis analyses the complex changes under way regarding the new financial regulatory structures in the EU. Focusing on the organisation of financial supervision, it deals with the background to the reforms, the architecture of the regulatory system, the likely implications for the financial institutions and the challenge of international co-operation. Changes in the US have been heavily criticised and in Europe a brand new regulatory system with three new regulatory agencies and a systemic risk board has been developed. National systems are in the process of being updated. International cooperation, although still difficult, has made progress, with the Financial Stability

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Board now acting on behalf of the G.20. Central bank cooperation has improved significantly and in the meantime, sectoral regulations are being adapted in full speed, such as Basel III, AIDMD, MiFID and many others. This book gives an overall view of these complex changes. The first section of the book provides an assessment of the reforms and considers the background to their making. In the section on regulatory structure there is analysis of the new regulatory bodies, their complex competences and actions. The book also takes a critical look at their likely effectiveness. The final section of the work considers the actual implementation of the new rules in a cross-border context.

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These Proceedings provide a general overview as well as detailed information on the developing field of reliability and safety of technical processes in automatically controlled processes. The plenary papers present the state-of-the-art and an overview in the areas of aircraft and nuclear power stations, because these safety-critical system domains possess the most highly developed fault management and supervision schemes. Additional plenary papers covered the recent developments in analytical redundancy. In total there are 95 papers presented in these Proceedings.

The mission of the International Journal of Educational Reform (IJER) is to keep readers up-to-date with worldwide developments in education reform by providing scholarly information and practical analysis from recognized international authorities. As the only peer-reviewed scholarly publication that combines authors' voices without regard for the political affiliations perspectives, or research methodologies, IJER provides readers with a balanced view of all sides of the political and educational mainstream. To this end, IJER includes, but is not limited to, inquiry based and opinion pieces on developments in such areas as policy, administration, curriculum, instruction, law, and research. IJER should thus be of interest to professional educators with decision-making roles and policymakers at all levels turn since it provides a broad-based conversation between and among policymakers, practitioners, and academicians about reform goals, objectives, and methods for success throughout the world. Readers can call on IJER to learn from an international group of reform implementers by discovering what they can do that has actually worked. IJER can also help readers to understand the pitfalls of current reforms in order to avoid making similar mistakes. Finally, it is the mission of IJER to help readers to learn about key issues in school reform from movers and shakers who help to study and shape the power base directing educational reform in the U.S. and the world.

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