

Novagalicia Banca Mvil

José Antonio Díaz Fernández

Gestión de Entidades Financieras Ana Blanco Mendialdua (coord), varios autores, 2015-05-06 El libro aborda la gestión integral de una entidad financiera. Este aspecto lo diferencia de otros manuales pues, aunque analiza con mayor profundidad el aspecto financiero de estas entidades, también trata otros aspectos como el marketing bancario y la responsabilidad social de las entidades bancarias. El libro está estructurado en cuatro partes. En la primera se describe el funcionamiento del sistema financiero, para clasificar a los intermediarios financieros y entender su labor en el mercado. La segunda parte aborda la operativa bancaria, explicando las actividades tradicionales bancarias de depósito y préstamo, añadiendo otras modalidades de operaciones financieras. En la tercera parte se analiza la rentabilidad y el riesgo bancario, recogiendo la explicación de los principales ratios utilizados en banca, la normativa europea vigente y su adaptación a las entidades nacionales. La cuarta parte se centra en el aspecto comercial. Para finalizar, se deja abierto el debate sobre la responsabilidad social de las entidades financieras. Los autores han aprovechado su experiencia docente para exponer los conceptos y tecnicismos de forma cercana, resultando un libro fácil de leer. Cada capítulo está complementado con ejemplos, figuras y otros recursos para una lectura amena. Por ello, podría ser de gran utilidad como libro de texto en cursos de grado y postgrado, así como en masters profesionales. Así mismo, su lectura está dirigida a profesionales de la banca y a todos los clientes bancarios que tengan un mínimo de inquietud por conocer cómo funcionan los bancos desde dentro. Llega en un momento muy oportuno, crucial para la gestión bancaria, tras la reestructuración del sistema financiero español. Este libro aborda la práctica bancaria de cara al futuro, con referencias actualizadas a la legislación y las fuentes de información. Índice EL SISTEMA BANCARIO Y SU ENTORNO.- Introducción al sistema financiero: el papel de los intermediarios financieros.- Antecedentes y situación actual de la banca española en el contexto internacional.- OPERATIVA BANCARIA.- Operaciones de pasivo: productos de ahorro para el cliente bancario.- Operaciones de activo: préstamos y créditos y financiación a empresas.- Otras operaciones financieras.- RENTABILIDAD Y RIESGO.- Análisis de los estados financieros de cajas y bancos: Método Camel.- El riesgo en las entidades financieras: una perspectiva práctica.- MARKETING BANCARIO.- La función comercial en las entidades financieras: tendencias en el marketing bancario e imagen corporativa.- BIBLIOGRAFÍA.

La salud como negocio Pablo Vaamonde García, 2014-10-31 Este libro es uno de los mejores documentos que se han publicado en España sobre lo que está ocurriendo en la sanidad pública. Es una mina de información. Escrito de una manera amena, fácil de leer y comprender, conjuga pasión y compromiso por la justicia social con un gran rigor y credibilidad en su documentación. Es, sin duda, un libro que se convertirá en un punto de referencia para todos aquellos movimientos sociales que luchan para conseguir un mundo y una sanidad mejores. Debería ser una lectura obligatoria en las instituciones de enseñanza del país.

O perverso governo de Feijóo Manuel Monge, 2016-07-01 Cómpre un balance do desgobierno de Feijóo. Sete anos perdidos, sete anos en negro
Official List of Section 13(f) Securities, 1981

A COMERCIALIZACIÓN DA SAÚDE. Pablo Vaamonde García(Coord.), 2016-05-02 Este libro analiza con detalle a situación a que se chegou co desastre do novo hospital de Vigo e sitúa este relato no contexto galego, estatal e internacional. Os seus autores son persoas con gran compromiso social e recoñecidos coñecementos e experiencia sobre o tema. Tamén aportan e propoñen alternativas para dar saída á problemática creada con este proxecto cheo de irregularidades. É un libro excelente que nos incita a todos a seguir loitando e traballando polo dereito á saúde e para que os intereses da poboación prevalezan sobre os das multinacionais, dos especuladores e das tramas que queren facer negocio e lucrarse de forma indecente a expensas dos orzamentos públicos, mesmo poñendo en risco a continuidade do actual sistema sanitario. Marciano Sánchez-Bayle Os recortes e as medidas destinadas ao desmantelamento e privatización da Sanidade pública foron a norma nos catro anos de mandato do PP. Só se moderaron, en parte, polo amplo rexacemento social e profesional que se produciu case desde o primeiro momento. Durante estes anos producíronse as maiores mobilizacións coñecidas en defensa da Sanidade pública estendidas por toda a xeografía do país. Manuel Martín García Non todo está perdido: as plataformas de defensa da sanidade pública teñen conseguido grandes éxitos. Mais o único que pode salvar os dereitos conseguidos e restaurar o Estado de benestar é un governo de progreso que defende a sanidade e os servizos públicos e que procure desligarnos de calquera tratado internacional antidemocrático (TTIP/TISA ou similar). María Luísa Lores Aguín Os cidadáns non poderán esquecer que, por decisións políticas e por afán de lucro, os dirixentes do PP están a poñer en risco a saúde colectiva, ademais de deixar unha severa hipoteca para o futuro da sanidade pública galega. Este hospital, que Núñez Feijoo presentou como o gran proxecto do seu mandato presidencial, deixa ver ás claras o que é na realidade: unha gran estafa. Pablo Vaamonde García

A comercialización da saúde Pablo Vaamonde García, 2016-05-02 Este libro analiza con detalle a situación a que se chegou co desastre do novo hospital de Vigo e sitúa este relato no contexto galego, estatal e internacional.

Imperial Emotions Javier Krauel, 2013 Imperial Emotions reconsiders the historical legacy of Spain's empire by examining the role of emotions in mitigating it. Javier Krauel cogently argues that the fall of the Spanish empire in the late nineteenth century spurred a number of contradictory responses, ranging from mourning and melancholia to indignation, pride, and shame. He shows how intellectuals sought to reimagine a post-empire Spain by establishing attachments to imperial myths, which would have a profound impact not only on the collective memory of Spain but that of the Americas as well, where such emotional investments are still in conflict today.

El sistema de transportes y comunicaciones terrestres en el desarrollo regional de Galicia. José Antonio Díaz Fernández, 2007
Cambio 16, 2006

Bank Liquidity Creation and Financial Crises Allen Berger, Christa Bouwman, 2015-11-24 Bank Liquidity Creation and Financial Crises delivers a consistent, logical presentation of bank liquidity creation and addresses questions of research and policy interest that can be easily understood by readers with no advanced or specialized industry knowledge. Authors Allen Berger and Christa Bouwman examine ways to measure bank liquidity creation, how much liquidity banks create in different countries, the effects of monetary policy (including interest rate policy, lender of last resort, and quantitative easing), the effects of capital, the effects of regulatory interventions, the effects of bailouts, and much more. They also analyze bank liquidity creation in the US over the past three decades during both normal times and financial crises. Narrowing the gap between the academic world (focused on theories) and the practitioner world (dedicated to solving real-world problems), this book is a helpful new tool for evaluating a bank's performance over time and comparing it to its peer group. Explains that bank liquidity creation is a more comprehensive measure of a bank's output than traditional measures and can also be used to measure bank liquidity. Describes how high levels of bank liquidity creation may cause or predict future financial crises. Addresses questions of research and policy interest related to bank liquidity creation around the world and provides links to websites with data and other materials to address these questions. Includes such hot-button topics as the effects of monetary policy (including interest rate policy, lender of last resort, and quantitative easing), the effects of capital, the effects of regulatory interventions, and the effects of bailouts

Tracing Your Hispanic Heritage George R. Ryskamp, 1984

Exploring Transmedia Journalism in the Digital Age Gambarato, Renira Rampazzo, Alzamora, Geane C., 2018-02-16 Since the advent of digitization, the conceptual confusion surrounding the semantic galaxy that comprises the media and journalism universes has increased. Journalism across several media platforms provides rapidly expanding content and audience engagement that assist in enhancing the journalistic experience. Exploring Transmedia Journalism in the Digital Age provides emerging research on multimedia journalism across various platforms and formats using digital technologies. While highlighting topics, such as immersive journalism, nonfictional narratives, and design practice, this book explores the theoretical and critical approaches to journalism through the lens of various technologies and media platforms. This book is an important resource for scholars, graduate and undergraduate students, and media professionals seeking current research on media expansion and participatory journalism.

Social Software and the Evolution of User Expertise: Future Trends in Knowledge Creation and Dissemination Takuya, Tatjana, 2012-10-31 The new generation of internet technologies and web applications is seeing a growth in social software and networking, as well

as other communications tools. This infrastructure of social interaction and collaboration has provided an increase in more dynamic user participation and expertise in knowledge of contents and facts traditionally only held by experts. Social Software and the Evolution of User Expertise: Future Trends in Knowledge Creation and Dissemination examines the vital role that social software applications play in regards to the cultural definitions of experts and challenges the reader to consider how recent changes in this area influence how we create and distribute knowledge. This collection brings together scholars and practitioners from various disciplines and professions to project a new kind of thinking about the understanding of the major changes in many professions.

Physical Infrastructure Development W. Ascher,C. Krupp,2010-05-24 This book addresses the key challenges of balancing economic growth, poverty alleviation, and environmental protection in the development of major physical infrastructure, ranging from transport to energy.

Ancient Art of the Americas Jane P. Powell,2013-04

CUIDADOS PALIATIVOS Y ATENCION, PRIMARIA MIGUEL A. BENITEZ DEL ROSARIO,2000-05-01

The Global Findex Database 2017 Asli Demirguc-Kunt,Leora Klapper,Dorothe Singer,Saniya Ansar,2018-04-19 In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalsindex.

The Invention of Nature Andrea Wulf,2016-10-04 NATIONAL BESTSELLER • The acclaimed author of Founding Gardeners reveals the forgotten life of Alexander von Humboldt, the visionary German naturalist whose ideas changed the way we see the natural world—and in the process created modern environmentalism. Vivid and exciting.... Wulf's pulsating account brings this dazzling figure back into a dazzling, much-deserved focus." —The Boston Globe Alexander von Humboldt (1769-1859) was the most famous scientist of his age, a visionary German naturalist and polymath whose discoveries forever changed the way we understand the natural world. Among his most revolutionary ideas was a radical conception of nature as a complex and interconnected global force that does not exist for the use of humankind alone. In North America, Humboldt's name still graces towns, counties, parks, bays, lakes, mountains, and a river. And yet the man has been all but forgotten. In this illuminating biography, Andrea Wulf brings Humboldt's extraordinary life back into focus: his prediction of human-induced climate change; his daring expeditions to the highest peaks of South America and to the anthrax-infected steppes of Siberia; his relationships with iconic figures, including Simón Bolívar and Thomas Jefferson; and the lasting influence of his writings on Darwin, Wordsworth, Goethe, Muir, Thoreau, and many others. Brilliantly researched and stunningly written, The Invention of Nature reveals the myriad ways in which Humboldt's ideas form the foundation of modern environmentalism—and reminds us why they are as prescient and vital as ever.

Affairs In Mexico United States Congress Senate Committ,Albert B. (Albert Bacon) 1861-194 Fall,2018-10-15 This work has been selected by scholars as being culturally important and is part of the knowledge base of civilization as we know it. This work is in the public domain in the United States of America, and possibly other nations. Within the United States, you may freely copy and distribute this work, as no entity (individual or corporate) has a copyright on the body of the work. Scholars believe, and we concur, that this work is important enough to be preserved, reproduced, and made generally available to the public. To ensure a quality reading experience, this work has been proofread and republished using a format that seamlessly blends the original graphical elements with text in an easy-to-read typeface. We appreciate your support of the preservation process, and thank you for being an important part of keeping this knowledge alive and relevant.

The Mestizo Mind Serge Gruzinski,2013-10-18 Mestizo: a person of mixed blood; specifically, a person of mixed European and American Indian ancestry. Serge Gruzinski, the renowned historian of Latin America, offers a brilliant, original critique of colonization and globalization in The Mestizo Mind. Looking at the fifteenth-century colonization of Latin America, Gruzinski documents the mélange that resulted: colonized mating with colonizers; Indians joining the Catholic Church and colonial government; and Amerindian visualizations of Jesus and Perseus. These physical and cultural encounters created a new culture, a new individual, and a phenomenon we now call globalization. Revealing globalization's early origins, Gruzinski then fast forwards to the contemporary mélange seen in the films of Peter Greenaway and Wong Kar-Wai to argue that over 500 years of intermingling has produced the mestizo mind, a state of mixed thinking that we all possess. A masterful alchemy of history, anthropology, philosophy and visual analysis, The Mestizo Mind definitively conceptualizes the clash of civilizations in the style of Homi Bhabha, Gayatri Spivak and Anne McClintock.

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