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Determinants of Commercial Bank Interest Margins and Profitability
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International Financial Statistics Yearbook, 2016
Growth Slowdown, Precarious Recovery
World Economic Outlook, April 2019
Imagining the Fed
CENTRAL BANK DIRECTORY;2019
Trade, value chains, and rent distribution with foreign exchange controls: Coffee exports in Ethiopia
Financial Performance and Outreach: A Global Analysis of Leading Microbanks
Second Review Under the Three-Year Arrangement Under the Poverty Reduction and Growth Facility, Requests for Augmentation of Access and for Waiver of Performance Criterion, and Second Annual Program—Staff Report and News Brief on the Executive Board Discussion
The Federal Democratic Republic of Ethiopia
A Guide to Service (being a Collection of Selected Speeches)
Trends in Public Investment
Federal Democratic Republic of Ethiopia

Diagnostic Review of Financial Consumer Protection
Some International Evidence
Second Review Under the Three-Year Arrangement Under the Poverty Reduction and Growth Facility, Requests for Augmentation of Access and for Waiver of Performance Criterion, and Second Annual Program
Fifth Review Under the Three-Year Arrangement Under the Poverty Reduction and Growth Facility-Staff Report; Press Release on the Executive Board Discussion; and Statement by the Executive Director for The Federal Democratic Republic of Ethiopia

HILLARY MOSHE

Effects of Monetary Policy on Private Investments in Ethiopia

International Monetary Fund
This Selected Issues paper on The Federal Democratic Republic of Ethiopia highlights that accelerating private sector development is the key to increasing and sustaining growth, and providing employment opportunities to raise incomes. Private sector development remains in its infancy, reflecting the slow transition to a market economy, and the contribution of industry to GDP has not changed significantly. The World Bank has identified

some key areas to improve the investment climate, which include deeper financial sector reform and acceleration of the privatization program.

International Financial Statistics Country Notes 2013

International Monetary Fund

This guide is the perfect companion for the international business traveller who wants to have the best of both worlds - business and leisure. It offers comprehensive info which is either difficult to find or simply doesn't exist elsewhere. All sections include full contact info (telephone, fax, email, website, postal addresses).

E-Banking in India

International Monetary Fund

After strong growth in 2017 and early 2018, global economic activity slowed notably in the second half of last year, reflecting a confluence of factors affecting major economies. China’s growth declined following a combination of needed regulatory tightening to rein in shadow banking and an increase in trade tensions with the United States. The euro area economy lost more momentum than expected as consumer and business confidence weakened and car production in Germany was disrupted by the introduction of new emission standards; investment dropped in Italy as sovereign spreads widened; and external demand, especially from emerging Asia, softened. Elsewhere, natural disasters hurt activity in Japan. Trade tensions increasingly took a toll on business confidence and, so, financial market sentiment worsened, with financial conditions tightening for vulnerable emerging markets in the spring of 2018 and then in advanced economies later in the year, weighing on global demand. Conditions have eased in 2019 as the US Federal Reserve signaled a more accommodative monetary policy stance and markets became more optimistic about a US–China trade deal, but they remain slightly more restrictive than in the fall. *Ethiopia* Academic Foundation Thesis (M.A.) from the year 2020 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 3.33, Ethiopian Civil Service University, course: Financial Management, language: English, abstract: The aim of this research is to explore the practice of

Enterprise Risk Management in Ethiopian Private Banks. Currently, there are 16 private commercial banks working in the country, some of which are celebrating their 20 years' anniversaries. To represent all the 16 private banks, the researcher grouped them in two categories. Wegagen Bank, United Bank and Bank of Abyssinia has been selected from the earliest established commercial banks and Abay Bank, Buna international Bank and Berhan Bank were selected from the lately established banks in simple random sampling method with a total number of 51 employees working risk management area from the selected 6 commercial banks. The data were collected through questionnaire and face to face interview. The questionnaires were distributed to all risk management department staff of each selected commercial banks. The interviews were made with NBE's bank supervision department and directors as well as managers and directors of commercial banks. 51 questionnaires were distributed, properly filled and fully returned to the researcher. The finding of the research reveals that, the major challenge faced by commercial banks are weak ton at the top, absence of qualified staff, absence of advanced risk management technology and lower management attention and the recommendations were, Banks should have an enterprise risk management committee at management level, Banks should conduct workshops or panel discussion to identify enterprise level risks in each activity and Banks should have comprehensive risk register and database to run their business with smooth operations and absence of interruption. *Deposit Account Operations* GRIN Verlag Context: In 2017/18 growth slowed due to political uncertainty and appropriately restrictive macroeconomic policies. The external current account deficit narrowed to 6.4 percent of GDP reflecting public-sector fiscal consolidation and a tight monetary policy stance. Reserves were thin and foreign exchange shortages persisted. Prime Minister (PM) Abiy Ahmed took office in April 2018, catalyzing a drive for reforms, including towards economic opening. Outlook: Output growth is expected to accelerate to 8.5 percent in

2018/19 as political uncertainty abates and financial inflows temporarily ease external constraints. The Debt Sustainability Analysis (DSA) continues to assess Ethiopia at high risk of debt distress. Reforms announced by the authorities—including privatizations and opening key sectors to competition and private investment—pose a substantial upside growth potential.

Selected Issues and Statistical Appendix
International Monetary Fund
The objective of the Diagnostic Review of Financial Consumer Protection in Ethiopia is to assess the legal, regulatory, and institutional framework for financial consumer protection (FCP) and develop prioritized and tailored recommendations aimed at supporting the National Bank of Ethiopia (NBE) in developing and operationalizing improvements to that framework. The assessment is conducted under the Ethiopia Financial Inclusion Support Framework (FISF) Program, and based on the revised and enhanced 2017 Edition of the World Bank Good Practices for Financial Consumer Protection with focus on retail products

and services in four sectors: i) banks and non-bank financial institutions (NBFIs); ii) payments; and iii) insurance. Further, the review covers five topics in each of the above-mentioned sectors: i) legal, regulatory, and supervisory framework; ii) disclosure and sales practices; iii) fair treatment and business conduct; iv) data privacy; and v) dispute resolution mechanisms. The report reflects the existing legal, regulatory, and institutional framework in Ethiopia, with references to planned reforms that were presented to or discussed with the World Bank team. It also features industry practices identified through interviews with financial services providers, financial regulators, and consumer and industry associations. *Quarterly Bulletin* Intl Food Policy Res Inst Economic literature pays a great deal of attention to the performance of banks, expressed in terms of competition, concentration, efficiency, productivity and profitability. This book provides an all-embracing framework for the various existing theories in this area and illustrates these theories with practical applications. Evaluating a broad field of research, the book describes a profit maximizing bank and demonstrates how several widely-used models can be fitted into this framework. The authors also present an overview of the current major trends in banking and relate them to the assumptions of each model, thereby shedding light on the relevance, timeliness and shelf life of the various models. The results include a set of recommendations for a future research agenda. Offering a comprehensive analysis of bank performance, this book is useful for all of those undertaking research, or are interested, in areas such as banking, competition, supervision, monetary policy and financial stability.

Implementation of interest free banking services in Ethiopia. The mediating role of customer involvement Routledge The first twenty years of the European Central Bank (ECB) offer a clear demonstration of how a central bank can navigate macroeconomic insecurity and crisis. As the global economy moves into a new phase of unheralded uncertainty, the story of the ECB holds multiple lessons of wider significance for the central banking community and researchers of monetary policy. This volume provides a unique account of how the ECB has reacted to the challenges confronting the euro area through its monetary policy, turning to innovative measures and unprecedented policy actions to fend off the various threats posed by the global financial turmoil of 2007/08, the euro area sovereign debt market crisis, and the subsequent period of anaemic growth and deflationary pressures. It also addresses some of the criticisms the ECB has faced regarding its policy initiatives. It identifies the ultimate motivation behind the ECB's cautious attitude in the early phases of the financial crisis, and its peculiar definition of price stability and attention for credit creation, as well as addressing the criticism that central banks were fundamentally unprepared to head off a major financial cataclysm as they were wedded to a deficient economic paradigm which made them blind to financial risks. It also shows that the ECB's unconventional low-interest policies have not compromised the position of financial intermediaries in the way commentators initially predicted they would. By condensing the facts and lessons of the first 20 years of the ECB, this volume will acquaint the reader with the structures and decision-making processes behind the complex, often controversial, crisis measures that were taken during some of the toughest economic challenges in the history of modern Europe, and provide them with fresh ex-post analysis on their effect on the real economy and inflation.

Federal Democratic Republic of Ethiopia Diagnostic Review of Financial Consumer Protection

SUNY Press

Ethiopia showed commendable performance under the Poverty Reduction and Growth Facility (PRGF) Arrangement. Executive Directors appreciated this development, and emphasized the need to strengthen fiscal and monetary policies, enhance revenues, strengthen public expenditure management, and introduce poverty-related activities. They welcomed the restructuring plan for the Commercial Bank of Ethiopia, and stressed the need to strengthen the organizational structure and finances of the National Bank of Ethiopia. They agreed that Ethiopia has successfully completed the fifth review under the PRGF program, and approved further financial assistance.

Bank Performance

International Monetary Fund Ethiopia's financial sector has, over the past decade, been operating under a financial repression framework used by the government for managing its monetary and foreign exchange policy, and financing of large infrastructure projects and state-owned-enterprises (SOEs). Instruments used under this framework include the central bank financing of the government, a state-dominated banking sector, mandatory financing of priority projects and directed credit, administered interest rates, a captive domestic market for government debt, high liquidity and capital requirements, and strict foreign exchange controls. Over time, the framework has led to the build-up of large macro-financial imbalances; these include a system of fiscal dominance, pressures on inflation, the overvaluation of the Birr, a chronic shortage of foreign exchange, the lack of development of the financial system, a credit allocation skewed toward the public sector, and an overall risk of malinvestment. This report was prepared as part of a technical assistance engagement and was based on a request from the National Bank of Ethiopia (NBE) as an input to support their development of a financial sector modernization roadmap to meet the overall government reform plans. The report provides an insight on operations and challenges in Ethiopia's financial sector and proposes a framework to help open and transform the current system to meet the country's future market-oriented growth plan. The report is organized along the NBE Roadmap framework which is aligned across three pillars: (i) financial stability and safety net; (ii) long-term finance and financial markets; and (iii) access to finance and financial inclusion. Opening of the financial sector constitutes a cross-cutting theme.

Credit Risk Management in the Development Bank of Ethiopia. Effects on the Quality of Loan Portfolio
Oxford University Press
March 1998
Differences in interest margins reflect differences in bank characteristics, macroeconomic conditions,

existing financial structure and taxation, regulation, and other institutional factors. Using bank data for 80 countries for 1988-95, Demirgüç-Kunt and Huizinga show that differences in interest margins and bank profitability reflect various determinants: * Bank characteristics. * Macroeconomic conditions. * Explicit and implicit bank taxes. * Regulation of deposit insurance. * General financial structure. * Several underlying legal and institutional indicators. Controlling for differences in bank activity, leverage, and the macroeconomic environment, they find (among other things) that: * Banks in countries with a more competitive banking sector-where banking assets constitute a larger share of GDP-have smaller margins and are less profitable. The bank concentration ratio also affects bank profitability; larger banks tend to have higher margins. * Well-capitalized banks have higher net interest margins and are more profitable. This is consistent with the fact that banks with higher capital ratios have a lower cost of funding because of lower prospective bankruptcy costs. * Differences in a bank's activity mix affect spread and profitability. Banks with relatively high noninterest-earning assets are less profitable. Also, banks that rely largely on deposits for their funding are less profitable, as deposits require more branching and other expenses. Similarly, variations in overhead and other operating costs are reflected in variations in bank interest margins, as banks pass their operating costs (including the corporate tax burden) on to their depositors and lenders. * In developing countries foreign banks have greater margins and profits than domestic banks. In industrial countries, the opposite is true. * Macroeconomic factors also explain variation in interest margins. Inflation is associated with higher realized interest margins and greater profitability. Inflation brings higher costs-more transactions and generally more extensive branch networks-and also more income from bank float. Bank income increases more with inflation than bank costs do. * There is evidence that the corporate tax burden is fully passed on to bank customers in poor and rich countries alike. * Legal and institutional differences matter. Indicators of better contract enforcement, efficiency in the legal system, and lack of corruption are associated with lower realized interest margins and lower profitability. This paper-a product of the Development Research Group-is part of a larger effort in the group to study bank efficiency. Ethiopia Financial Sector Development African Books Collective Exchange rate policies can have important implications on incentives for export agriculture. However, their effects are often not well understood. We study the issue of foreign exchange controls and pricing in the value chain for Ethiopia's coffee - its most important export crop. Relying on unique pricing and cost data, we find that coffee exporters are willing to incur losses during exporting by offering high prices for coffee locally in order to access scarce foreign exchange. The losses in export markets are then more than recovered in importing, indicating rents - import parity prices are significantly lower than the prices charged for imported goods, so that profits on imports are much higher than the losses incurred in exporting. We further show that the high coffee wholesale prices are transmitted to farmers, so that they benefit from the rents downstream. These results suggest that a better exchange rate alignment to reduce the overvaluation of the local currency in this case would have a lower impact on export crop producer prices than typically is anticipated. *2018 Article IV Consultation-Press Release; Staff Report; and Statement by the Executive Director for The Federal Democratic Republic of Ethiopia* World Bank Publications Master's Thesis from the year 2020 in the subject Business economics - Investment and Finance, grade: Excellent, , course: Financial Markets, language: English, abstract: The overall aim of this study was to assess what the existing share transfer mechanism in the private banking companies in the absence of secondary stock market in Ethiopia is, along with its related challenges and benefits. The information was obtained from 12 purposively sampled private banking companies by adopting descriptive research design. Semi structured questionnaires were administered to 153 respondents from which 43 were all share department expertise and 110 were conveniently selected shareholders from those banks and interviews also administered for share department directors of those banks. The questionnaires covered the key aspects of what options are there to transfer shares in the absence of secondary stock market in Ethiopia and related challenges and benefits. The main conclusions of the paper were: despite the absence of secondary stock market in Ethiopia shares can be transferred between investors through different ways includes by purchase through the help of share department employees of the companies, by descendant’s if the transfer is sequestration, and through court order at the time of debt settlement, divorce, death. Difficult to know market value of shares, less marketability, inaccessibility of information about share trade were the major challenges with the existing share transfer mechanism that existed in private banking companies in the absence of stock market in Ethiopia. Generally the findings suggest that shares of the private banking companies can transferred between investors in the absence of stock market in Ethiopia. Some recommendations were given from those the banks should open formal office to act as an agent for share transfer purpose for their shareholders by doing so the banks can enhance the transferability of shares.

The Oxford Handbook of the Ethiopian Economy

Lotus Press Electronic banking (E-banking) is a generic term encompassing internet banking, telephone banking, mobile banking etc. Several initiatives taken by the Government of India as well as the Reserve Bank of India (RBI) have facilitated the development of E-banking in India. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000, which provides legal recognition to electronic transactions and other means of electronic commerce. The existing regulatory framework over banks has also been extended to E-banking. It covers various issues that fall within the framework of technology, security standards and legal and regulatory issues. This book contains 12 articles by scholars specialising in the area of banking.

Oxford University

Press Master's Thesis from the year 2019 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 3,5, Addis Ababa University (Addis Ababa University), course: MBA, language: English, abstract: This paper presents major factors affecting the implementation of interest free banking services among customers in recognizing factors that need consideration in implimenting IFB service in Commercial Bank of Ethiopia, Addis Ababa, Ethiopia. It suggests the importance for bank providers to understand factors influencing implementation of IFB service, customers' preference and view from the customers' perspective, in order to attract and retain customers, as well as leop forward. The empirical evidence shows that interest free banking have rapidly spreading and developing across the world. But almost half of Ethiopian banking commercial industry out of eithteen banks has commenced interest free banking service within less than three years while some others banks are also showed initiation to commence it. *Protecting The Poor: A*

Microinsurance Compendium International Monetary Fund Microfinance has long been considered a development strategy that can correct the failure of the global credit market and address the financial needs of the poor enabling them to create and run profitable business enterprises. The Microfinance Mirage argues that this neo-liberal oriented analysis overemphasises the economic argument whilst ignoring the cultural roots of inequality and subordination. Drawing on ethnographic research conducted among rural credit clients in the Northern region of Ethiopia, Esayas Bekele Geleta provides a nuanced critical analysis of microfinance challenging the common assumption that it facilitates the building of social capital, poverty reduction and the empowerment of women. Making a unique contribution to our further understanding of the microfinance industry the research shows that, in some cases, microfinance can result in the disintegration of pre-existing relationships and in the disruption and destruction of the livelihoods of the poor. Exploring the impact of microfinance in one of the poorest regions of sub-Saharan Africa, this book demonstrates its potential and problems and shows the complex and contradictory social and cultural environments in which projects are often located.

A Case Study in Private Commercial Banks

International Monetary Fund International Financial Statistics Country Notes 2013

Annual Report World Bank Publications

Master's Thesis from the year 2020 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, , course: Business Adminstration, language: English, abstract: The main objective of the thesis is to assess the effect of credit risk management on the quality of loans portfolio in the case of Development Bank of Ethiopia. A sample of 84 respondents was drawn from the employees of the Development Bank of Ethiopia by using purposive sampling technique. Both primary and secondary data were used. Data related to loan portfolio and loan position is obtained from the bank whereas, primary data are collected using structured questioners from the employees of the bank. Descriptive and inferential statistics were used to conduct the research and Multiple Regression Analysis was run using SPSS Version 21.0 to analyze the data. With regard to credit risk management practices, the result show that DBE has not satisfactory risk Management practice. Precisely, using score 1 (poor) to 5 (best), all the parameters of risk management practice assessment have a score value below 3.40, i.e. Credit Risk Granting and Portfolio Quality Control (3.40), Credit Risk System and Standard (3.20), Credit Risk and Portfolio Quality Control (3.17), Risk Identification, Measurement and Control (3.03), and Risk Environment (2.98). The Bank`s loan portfolio is also more vulnerable to various types of risks, such as to unpredictable risk, predictable, and controllable risks. The bank’s NPL ratio was above 15% for the last five years. The regression result also showed that sound credit granting process and the existence of comprehensive risk management system and standards are the significant variables that affect loan portfolio quality of the Bank. Credit risk management practice of the bank has insignificant effect on loan portfolio quality. Both in terms of Non-performing loan and concentration, DBE has poor loan portfolio quality which is due to the bank's poor credit risk management practice. Therefore, there is a need to improve and enhance credit risk management practice of the Bank, especially, by improving the credit granting process to have sound credit risk management, and by updating credit risk management system and standards so as to have strong credit management.

Ethiopia's New Financial Sector and Its Regulation

International Monetary Fund

This paper assesses Ethiopia's Second Review Under the Three-Year Arrangement Under the Poverty Reduction and Growth Facility (PRGF), and Requests for Augmentation of Access and for Waiver of Performance Criterion, and Second Annual Program. Performance under the first annual PRGF-supported program was satisfactory in the context of Ethiopia's steady progress toward peace with Eritrea. All quantitative and structural performance criteria through October 2001 were observed, with the exception of the adjusted performance criterion on the net domestic assets of the National Bank of Ethiopia, for which the authorities request a waiver.

Existing Share Transfer Mechanism in Ethiopia. Challenges and Benefits

International Monetary Fund

Traces the six-decade struggle for power within the Federal Reserve System from the perspective of the central bankers who shaped the Fed. Imagining the Fed traces a six-decade struggle to shape the Federal Reserve's policymaking organs, the Washington-based Board and the Federal Open Market Committee. Conventional wisdom holds that Congress ended the system's struggle in 1935 by granting the Board a voting majority on the open market committee, establishing its Fed primacy. Yet, this book shows that the Fed's struggle continued flaring to yield consequential changes until 1970, when the modern Fed emerged. Nicolas Thompson explores how the Fed's evolution from a weak and fragmented sprawl into the world's most powerful central bank paralleled broader changes in the American polity. The rise and fall of hegemonic political parties remade the Board and elevated its Fed position, while the wars of the twentieth century concentrated Fed power in New York. When peace returned, however, system agents inherited a central bank that veered from the law, inviting renewed struggle. This process continued into the 1960s, when an ascendant Democratic Party loaded the Board with economists, who remade it in their image. Later partisan choices to launch unfunded wars at home and abroad unleashed inflationary forces which severed the dollar’s link to gold. Freed from its golden fetters, monetary policy emerged as a domestic policy realm and Fed power durably concentrated in a new Board technocracy. Nicolas Thompson is Assistant Professor of Politics at the University of South Florida.

- Harry Potter Paperback Box Set (books 1-7)
- The Housemaid By Freida Mcfadden
- Dark Future: Uncovering The Great Reset's Terrifying Next Phase (the Great Reset Series) By Glenn Beck
- The 5 Love Languages: The Secret To Love That Lasts By Gary Chapman
- Lessons In Chemistry: A Novel