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item response theory though it has become a widely recognized tool in language testing research is still not used frequently in practical language assessment projects this book intends to provide a theoretical overview as well as to give practical guidance concerning the application of irt in item bank building in a language testing context by presenting a particular project in a higher education setting

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in the aftermath of the financial crisis the commission took steps to stabilise the banking sector by seeking to strengthen the regulatory and supervisory framework and by setting up the european banking authority eba the court s first audit in this area

assessed whether the commission and eba had satisfactorily carried out their responsibilities in setting up the new arrangements for the regulation and supervision of the banking sector and considered what lessons could be learned for banking supervision under the new single supervisory mechanism the court concluded that the commission's actions including the creation of eba were important first steps in response to the financial crisis however there were some shortcomings identified in the functioning of new arrangements in respect of cross border banking supervision the assessment of the resilience of eu banks and promotion of consumer protection for which the court makes recommendations page 4 of cover

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