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*kalanchoe crassulaceae in southern africa* classification biology and cultivation provides a highly readable illustrated account of the *kalanchoe* species the book includes an overview of the family *crassulaceae* and genus *kalanchoe* in global and subcontinental contexts that is followed by information on the taxonomic history of the genus the characters and ecology of the species are also discussed including their distribution ranges where they occur their habitat preferences and where the species were formally recorded for the first time for each indigenous and naturalized species comprehensive taxonomic descriptive and other information of interest is provided this is the must have resource for plant scientists plant taxonomists ethnobotanists herbarium curators ecologists pharmacologists invasions scientists horticulturalists and landscape designers includes currently accepted scientific names and synonyms common names in english morphology cytology chemistry toxicology biogeography pollination biology dispersal cultivation biocultural applications and more contains a dichotomous identification key and descriptions providing much needed tools for accurate species identification provides an extensive sets of illustrations for all species

European economies have been plagued by successive crises from the global financial crisis GFC to the COVID-19 pandemic through to the economic and geopolitical instability in Ukraine these events the uncertainty they generate combined with dynamic technological progress and significant sociocultural changes have profoundly modified the character of modern finance understanding what happened what mechanisms worked and the reaction of the banking sector bank customers and policymakers require an in depth and structured analysis this book critically assesses the impact of these events notably the COVID-19 pandemic on the performance of the banking sector in Europe and serves as a compendium of knowledge on recent changes in European banking from two perspectives firstly European banking transformation analyzing the process of what has already taken place in particular the GFC and COVID-19 crises secondly the challenges facing the operations and strategic management of European banks it identifies specific areas of impact on the activity of commercial banks and the determining factors that will shape the economic and financial condition of banks and their customers borrowers in the future risk management particularly credit risk is a key focus of this volume each chapter implicitly or explicitly address a variety of questions that can help the reader to understand the complex nature of the transformation of the banking sector the book provides a structured reference for those concerned with the impact of volatility on the business models of modern banks as such it will find a broad audience among students academics banking financial business and industry professionals policymakers and market regulators

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