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Theory of the firm: Managerial behavior, agency costs and ownership structure

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The recorded history of Scotland begins with the arrival of the Roman Empire in the 1st century, when the province of Britannia reached as far north as the Antonine Wall. North of this was Caledonia, inhabited by the Picti, whose uprisings forced Rome's legions back to Hadrian's Wall. As Rome finally withdrew from Britain, Gaelic raiders called the Scoti began colonising Western Scotland and Wales.

History of Scotland - Wikipedia

Fractional-reserve banking is the common practice by commercial banks of accepting deposits, and making loans or investments, while holding reserves at least equal to a fraction of the bank's deposit liabilities. Reserves are held as currency in the bank, or as balances in the bank's accounts at the central bank. Fractional-reserve banking is the current form of banking practiced in most ...

Fractional-reserve banking - Wikipedia

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