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accommodate the increased customer needs firms organizations individuals etc provides a clear indication of the changes that the banking industry has undergone during the last two decades The establishment of new products of innovative processes and instruments for their requires the implementation efficient management The implementation of such processes and instruments is closely related to a variety of disciplines advanced quantitative analysis for risk management information technology quality management etc The implementation of these approaches in banking management is in accordance with the finding that empirical procedures are no longer adequate to address the increasing complexity of the banking industry Recent Developments in Commercial Banking Policy First National Bank in St. Louis. Industrial Service Department, 1922

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