

## Contents

<b>Papers' abstracts / Анотації до статей</b>	5
Ruby P. Kishan, Timothy P. Opiela	
<b>Macroeconomic shocks and discipline in the market for large certificates of deposit</b>	8
Alfred Bimha	
<b>Complaints of electronic banking juxtaposed with financial inclusion – a South Africa perspective</b>	15
Steve Robinson	
<b>Enough is enough! It's time to end the fed</b>	28
Shewangu Dzomira	
<b>Corporate governance appraisal: annual reports disclosure by commercial banks in Zimbabwe</b>	32
Suhal Kusairi, Nur Azura Sanusi, Abdul Ghafar Ismail	
<b>Impact of deposit insurance on banking industry of ASEAN countries: in quest of stability</b>	41
Kolade Sunday Adesina, John Muteba Mwamba	
<b>Effects of Basel III higher capital requirements via bank lending rates in Africa: a preliminary assessment</b>	51
Gardachew Worku Fekadu	
<b>The impact of directed credit policy on bank credit to the private sector in Ethiopia: case of government bill purchase directive</b>	62
Sulaiman, Luqman Adedamola, Aluko, Olufemi Adewale	
<b>Financial intermediation and economic growth: a test for causality in Nigeria</b>	69
<b>Authors of the issue</b>	75