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   Titolo   The Practice of Lending : A Guide to Credit Analysis and Credit Risk / / by Terence M. Yhip, Bijan M. D. Alagheband

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   Financial services industry

   Business enterprises - Finance

   Risk Management

   Financial Services

   Corporate Finance

   Lingua di pubblicazione   Inglese

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   Nota di contenuto   Part I. The Criteria-based Approach to Credit Assessment and Crdit Rating -- Chapter 1. Credit Analysis and Credit Management -- Chapter 2. Financial Statement Analysis -- Chapter 3. The Criteria-based Approach to Credit Assessment and Credit Risk Rating -- Chapter 4. The Building Blocks of Credit Analysis and Credit Risk Rating -- Chapter 5. How it all Fits -- Chapter 6. Credit Risk Analysis and Credit Risk Rating of Commercial Real Estate -- Chapter 7. Bank Credit Risk Analysis and Bank Credit Rating -- Part II. Statistical Methods on Credit Scoring -- Chapter 8. Statistical Methods of Credit Risk Analysis -- Chapter 9. Statistical Methods of Country Debt Crisis -- Part III. Credit Management -- Chapter 10. Credit Monitoring and Compliance -- Chapter 11. Problem Loan Management.

   Sommario/riassunto   This book provides a comprehensive treatment of credit risk assessment and credit risk rating that meets the Advanced Internal Risk-Based (AIRB) approach of Basel II. Credit risk analysis looks at many risks and this book covers all the critical areas that credit

professionals need to know, including country analysis, industry analysis, financial analysis, business analysis, and management analysis. Organized under two methodological approaches to credit analysis—a criteria-based approach, which is a hybrid of expert judgement and purely mathematical methodologies, and a mathematical approach using regression analysis to model default probability—the book covers a cross-section of industries including passenger airline, commercial real estate, and commercial banking. In three parts, the sections focus on hybrid models, statistical models, and credit management. While the book provides theory and principles, its emphasis is on practical applications, and will appeal to creditpractitioners in the banking and investment community alongside college and university students who are preparing for a career in lending.