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Nota di contenuto	The Bank Credit Analysis Handbook: A Guide for Analysts, Bankers, and Investors; Copyright; Contents; Preface to the New Edition; Dramatic Changes; Structure of the Book; Notes; Chapter 1: The Credit Decision; Definition of Credit; Creditworthy or Not; Credit Risk; Credit Analysis; Components of Credit Risk; Credit Risk Mitigation; Willingness to Pay; Indicators of Willingness; Creditors' Rights and the Legal System; Evaluating the Capacity to Repay: Science or Art?; The Limitations of Quantitative Methods; Quantitative and Qualitative Elements; Credit Analysis versus Credit Risk Modeling Categories of Credit AnalysisIndividual Credit Analysis; Evaluating the Financial Condition of Nonfinancial Companies; Evaluating Financial Companies; A Quantitative Measurement of Credit Risk; Major Bank

Failure Is Relatively Rare; Bank Insolvency Is Not Bank Failure; Why Bother Performing a Credit Evaluation?; Banks Are Different; Notes; Chapter 2: The Credit Analyst; The Universe of Credit Analysts; Job Description 1: Credit Analyst; Job Description 2: Credit Analyst; Job Description 3: Credit Analyst; Job Description 4: Credit Analyst; Classification by Functional Objective
 By Type of Entity Analyzed Classification by Employer; Organization of the Credit Risk Function within Banks; Role of the Bank Credit Analyst: Scope and Responsibilities; The Counterparty Credit Analyst; The Fixed-Income Analyst; A Final Note: Credit Analysis versus Equity Analysis; Credit Analysis: Tools and Methods; Qualitative and Quantitative Aspects; Macro and Micro Analysis; Resources and Trade-Offs; Requisite Data for the Bank Credit Analysis; The Annual Report; The Auditor's Report or Statement; The Financial Statements: Annual and Interim; Timeliness of Financial Reporting
 Spreading the Financials Making Financial Statements Comparable; DIY or External Provider; One Approach to Spreading; Additional Resources; The Bank Website; News, the Internet, and Securities Pricing Data; Prospectuses and Regulatory Filings; Secondary Analysis: Reports by Rating Agencies, Regulators, and Investment Banks; Camel in a Nutshell; Notes; Chapter 3: The Business of Banking; Banks as Lenders; Categories of Lending; Loans and the Lending Process; Syndicated Lending; Securitization; Credit Cards; Banks as Financial Service Providers; Overview: The Impact of Disintermediation
 Treasury Trade Finance and the Letter of Credit; Foreign Exchange Dealing and an Introduction to Derivatives; Investment Banking and Securities Brokerage; Securities Custody and Clearing; Asset Management and Trust Banking; Cash Management; Insurance and Bancassurance; Notes; Chapter 4: Deconstructing the Bank Income Statement; Anatomy of a Bank Income Statement: An Overview; The Cash Flow Statement; Income versus Cash Flow; Accrual Accounting; Why the Cash Flow Statement Is Not Especially Useful for Bank Analysis; Differences in Terminology and Income Statement Structure; A Further Dissection
 Deriving Net Interest Income

Sommario/riassunto

A hands-on guide to the theory and practice of bank credit analysis and ratings In this revised edition, Jonathan Golin and Philippe Delhaise expand on the role of bank credit analysts and the methodology of their practice. Offering investors and practitioners an insider's perspective on how rating agencies assign all-important credit ratings to banks, the book is updated to reflect today's environment of increased oversight and demands for greater transparency. It includes international case studies of bank credit analysis, suggestions and insights for understanding and complying with
