
BANK
VALUATION

&

VALUE-BASED
MANAGEMENT

*Deposit and Loan Pricing, Performance
Evaluation, and Risk Management*

JEAN DERMINE
PROFESSOR OF BANKING AND FINANCE, INSEAD

Jean Dermine Insead

R. Glenn Hubbard



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Bank Valuation and Value-Based Management: Deposit and Loan Pricing, Performance Evaluation, and Risk Management Jean Dermine, 2009-09-01 Bank Valuation Value Based Management provides bankers bank regulators auditors and risk managers with foundational concepts and practical tools for effectively managing a bank An expert in asset and liability management European financial markets and banking theory Jean Dermine provides rigorous foundations to discuss asset and liability management at a global level with an integrated focus on an institution s banking book He covers bank valuation fund transfer pricing deposit and loan pricing risk management and performance measurement and addresses two high profile issues for banks worldwide portfolio credit risk and liquidity risk This thorough and innovative guide presents insightful coverage on the hazards of measuring portfolio credit risk the impact of liquidity risk on fund transfer pricing and the practice of performance measurement in the banking industry Numerous real world examples from the U S subprime crisis help illustrate the nature and dynamics of these issues Inside you will find a framework for discussing such managerial issues as Bank valuation Fund transfer pricing Deposit pricing Capital management Loan pricing and provisioning Securitization Measurement of interest rate risk Performance measurement At the same time that it helps readers develop an intuitive sense for asset liability management this practical book follows through with rigorous mathematical formulas and examples from the international banking community In addition exercises are incorporated throughout the text to facilitate discussions of how theoretical concepts can be applied to real world problems This authoritative guide to bank management also features an exclusive companion Web site www.mhprofessional.com/bankvaluation which includes additional chapters and exercise solutions that serve as key supplements to the core text Creating value in banking depends on a rocksolid understanding of what drives value and the right valuation model to help make the tough decisions that will enhance shareholder value Bank Valuation Value Based Management is your one stop reference for each of these critical issues

Applied Mergers and Acquisitions Robert F. Bruner, 2016-02-08 A comprehensive guide to the world of mergers and acquisitions Why do so many M A transactions fail And what drives the success of those deals that are consummated Robert Bruner explains that M A can be understood as a response by managers to forces of turbulence in their environment Despite the material failure rates of mergers and acquisitions those pulling the trigger on key strategic decisions can make them work if they spend great care and rigor in the development of their M A deals By addressing the key factors of M A success and failure Applied Mergers and Acquisitions can help readers do this Written by one of the foremost thinkers and educators in the field this invaluable resource teaches readers the art and science of M A valuation deal negotiation and bargaining and provides a framework for considering tradeoffs in an effort to optimize the value of any M A deal

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Insead Case Bibliography, 2003

Handbook of Asset and Liability Management Stavros A. Zenios, William T. Ziemba, 2007-08-08 The Handbooks in Finance are intended to be a definitive source for comprehensive and accessible information in the field of finance Each individual volume in the series presents an accurate self contained survey of a sub field of finance suitable for use by finance and economics professors and lecturers professional researchers graduate students and as a teaching supplement It is fitting that the series Handbooks in Finance devotes a handbook to Asset and Liability Management Volume 2 focuses on applications and case studies in asset and liability management The growth in knowledge about practical asset and liability modeling has followed the popularity of these models in diverse business settings This volume portrays ALM in practice in contrast to Volume 1 which addresses the theories and methodologies behind these models In original articles practitioners and scholars describe and analyze models used in banking insurance money management individual investor financial planning pension funds and social security They put the traditional purpose of ALM to control interest rate and liquidity risks into rich and broad minded frameworks Readers interested in other business settings will find their discussions of financial institutions both instructive and revealing Focuses on pragmatic applications Relevant to a variety of risk management industries Analyzes models used in most financial sectors

Competition and Profitability in European Financial Services Morten Balling, Frank Lierman, Andy Mullineux, 2006-04-18 Financial services firms play a key role in the European economy The efficiency and profitability of these firms and the competition among them have an impact on allocation of savings financing of investment economic growth the stability of the financial system and the transmission of monetary policy This collection of research contributions includes evaluations of trends in the European financial service industry and examinations of the driving forces of efficiency competition and profitability of financial firms and institutions in Europe The papers have been written by leading academics and researchers in the field who specialize in strategic systematic and policy issues related to the European financial services industry This edited collection will be will be essential reading for students and academics but will also be of interest to financial practitioners and government officials interested in acquiring a deeper understanding of this complex issue

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Threats to International Financial Stability Richard Portes, Alexander K. Swoboda, 1987-07-09 This volume based on conference organized by the International Center for Monetary and Banking Studies in association with the Centre for Economic Policy Research brings together a leading group of economists financial theorists policy makers and bankers to analyse threats to international financial stability The potential fragility of the international financial and monetary system has been highlighted by recent

international debt crises as well as by rapid financial innovation and important regulatory changes The book examines the anatomy and propagation of international financial crises assesses the adequacy of current regulatory and supervisory practices and suggests measures that would help to avoid or contain financial crises the papers written by academics are discussed by leading bank supervisors and regulators and by central and private bankers The volume offers a unique combination of analytical rigour and practical relevance and will interest all those concerned with the stability of the international financial system

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European Capital Markets with a Single Currency Jean Dermine, 1998

The Interrelationship Between Money and Capital Markets, 1988

Does Ownership Matter? Mark Mason, Dennis J. Encarnation, 1994 The book begins with a broad overview of recent and historical trends and then focuses in particular on three strategic industries financial services electronics and automobiles

Journal of BANKING & FINANCE, 2003

The Economist, 2000

Boletín de estudios económicos, 1998

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