
BANK
VALUATION

&

VALUE-BASED
MANAGEMENT

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

JEAN DERMINE
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Jean Dermine Insead

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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

Global Asset Management M. Pinedo, I. Walter, 2013-08-29 This book focuses on all major aspects of the asset management industry including its regulations strategies processes applied technologies and risks

It provides a serious resource for readers seeking greater depth and alternative opinions on specific industry developments and breadth for specialists interested in the dynamics of the industry

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

Insead Case Bibliography, 2003 **Encyclopedia of American Business History** Charles R. Geisst, Ambassador Charles a Gargano Professor of Finance Charles R Geisst, 2014-05-14 Presents an alphabetically arranged reference to the history of business and industry in the United States Includes selected primary source documents 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 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

Bank Valuation and Value Based Management: Deposit and Loan Pricing, Performance Evaluation, and Risk, 2nd Edition Jean Dermine, 2014-10-24 The professional resource every investment banker must have the definitive guide to complying with the brand new Basel III requirements Anchored in the fields of economics and finance Bank Valuation and Value Based Management Second Edition details asset liability management and provides rigorous foundations to discuss the control of value creation and risk in banks Dermine delivers a

framework that addresses critical bank management issues that include fund transfer pricing risk adjusted performance evaluation deposit pricing capital management loan pricing and provisioning securitization and the measurement of interest rate risk The book also covers important topics such as capital management methods resolution for non performing loans and investments and securitization and other structured products Jean Dermine is the Professor of Banking and Finance at INSEAD and has taught at Wharton School of the University of Pennsylvania the Universities of Louvain and Lausanne CESAG NYU and Stockholm Schools of Economics

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

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

European Capital Markets with a Single Currency Jean Dermine, 1998

The Economist, 2000

The Interrelationship Between Money and Capital Markets, 1988

Bulletin, 1998

Journal of BANKING & FINANCE, 2003

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Money, the Financial System, and the Economy R. Glenn Hubbard, 2000 A hallmark of the first two editions of *Money the Financial System and the Economy* was the focus on economic principles to illustrate the evolution of financial markets and institutions and the role they play in the macroeconomy In addition the text has striven to emphasize international developments in financial markets and institutions and their links to economic performance The Third Edition builds on these foundations and uses economic analysis to illustrate important recent developments in for example Japanese financial markets and institutions the Asian financial crisis and the emergence of the European Monetary Union and the European Central Bank All of the text's *Moving from Theory to Practice* features in which each chapter's economic analysis is used to interpret a news article from the financial press have been updated The Third Edition also features updated presentations of data and selected new exhibits and case studies NEW The Third Edition has been comprehensively updated to reflect recent events and times Featured are developments in Japan's financial markets and institutions the Asian financial crisis the role of hedge funds in financial markets

World Trade, 1999

Europe and

Global Economic Interdependence Léonce Bekemans, 1993 The College of Europe in Bruges has a long standing tradition in the organization of important conferences on key questions of the development of European integration The results of the Conference on Europe and Global Economic Interdependence introduce a new collection called The Bruges Conferences The completion of the European internal market the transition to an economic and monetary union the conclusion of new EC EFTA agreements the search for a new political and economic order in Central and Eastern Europe and the negotiations of the Uruguay Round are the main issues on the political agenda in the early 1990s The European Community faces major challenges in an environment which is undergoing rapid transformation This is certainly true in the fields of trade finance and money in which Europe s interests and responsibilities as a regional and global economic power will need to be reconciled This will require some difficult and occasionally painful decisions BOOK JACKET

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