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 the Basel Accords, techniques for reviewing asset quality on both quantitative and qualitative bases, explores the restructuring of distressed banks, and much more.

- Features charts, graphs, and spreadsheet illustrations to further explain topics discussed in the text
- Includes international case studies from North America, Asia, and Europe that offer readers a global perspective
- Offers coverage of the Basel Accords on Capital Adequacy and Liquidity and shares the authors' view that a bank could be compliant under those and other regulations without being creditworthy

A uniquely practical guide to bank credit analysis as it is currently practiced around the world, *The Bank Credit Analysis Handbook, Second Edition* is a must-have resource for equity analysts, credit analysts, and bankers, as well as wealth managers and investors.
ABOUT THE AUTHOR

JONATHAN GOLIN, a graduate of Berkeley and Harvard Law School, has more than fifteen years' experience in the financial sector. He worked at the Economist Intelligence Unit and as a credit analyst at Tokai Asia in Hong Kong before joining Thomson BankWatch Asia in 1997, a specialist rating agency. After BankWatch was absorbed by Fitch Ratings in 2000, Jonathan wrote the first edition of *The Bank Credit Analysis Handbook* (2002). Subsequently, he relocated to London and established his own bank credit research and training consultancy. Clients included Rabobank, Genworth Financial, Euromoney Training, the African Development Bank, and the Malaysia Deposit Insurance Corporation. More recently, Jonathan was employed by the UK’s main bank regulator, the Financial Services Authority (FSA) as a risk specialist. Other books in which he had a lead role include *Capital Flows Along the Mekong: The Complete Guide to Investing in Cambodia, Laos, Myanmar, and Vietnam* (1995) and *Covered Bonds beyond Pfandbriefe: Innovations, Investment and Structured Alternatives* (2006).

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