

SECOND EDITION

BANK VALUATION



VALUE-BASED MANAGEMENT



DEPOSIT & LOAN PRICING,
PERFORMANCE EVALUATION,
& RISK MANAGEMENT

JEAN DERMINE

PROFESSOR OF BANKING AND FINANCE, INSEAD

**Bank Valuation And Value Based Management Deposit
And Loan Pricing Performance Evaluation And Risk
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IM Harris



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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

Value and Capital Management Thomas C. Wilson, 2015-08-31 A value management framework designed specifically for banking and insurance The Value Management Handbook is a comprehensive practical reference written specifically for bank and insurance valuation and value management Spelling out how the finance and risk functions add value in their respective spheres this book presents a framework for measuring and more importantly influencing the value of the firm from the position of the CFO and CRO Case studies illustrating value enhancing initiatives are designed to help Heads of Strategy offer CEOs concrete ideas toward creating more value and discussion of hard and soft skills put CFOs and CROs in a position to better influence strategy and operations The challenge of financial services valuation is addressed in terms of the roles of risk and capital and business specific value trees demonstrate the source of successful value enhancement initiatives While most value management resources fail to adequately address the unique role of risk and capital in banks insurance and

asset management this book fills the gap by providing concrete business specific information that connects management actions and value creation helping readers to Measure value accurately for more productive value based management initiatives and evaluation of growth opportunities Apply a quantitative risk adjusted value management framework reconciled with the way financial services shares are valued by the market Develop a value set specific to the industry to inspire initiatives that increase the firm s value Study the quantitative and qualitative management frameworks that move CFOs and CROs from measurement to management The roles of CFO and CRO in financial firms have changed dramatically over the past decade requiring business savvy and the ability to challenge the CEO The Value Management Handbook provides the expert guidance that leads CFOs and CROs toward better information better insight and better decisions **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 Финансовая аналитика: проблемы и решения No 45 (327) 2016 ,2017-04-29 **Finance and Sustainability** Karolina

Daszyńska-Żygadło, Agnieszka Bem, Bożena Ryszawska, Erika Jáki, Taťána Hajdíkóvá, 2020-02-04 This volume presents the proceedings of the ZAFIN Finance and Sustainability conference organized by the Wrocław University of Economics in cooperation with Corvinus University of Budapest and the University of Economics in Prague The contributing authors analyze a variety of issues concerning recent finance problems including corporate finance public finance monetary and fiscal policy issues and risk management The book also addresses topics connected to sustainable finance the transition to green economies corporate sustainability and sustainable development The target audience for this book includes researchers at universities and research and policy institutions graduate students and practitioners in economics and finance working for private or government institutions *Alternative Lending* Promitheas Peridis, 2022-09-30 The book covers alternative lending using the emergence of Debt Funds in the EU as a case study The book explores the risks that they can pose to financial stability and the regulatory and supervisory tools available to mitigate these risks Through this analysis the book uncovers the risks and potential risk mitigation tools that can be applied to the alternative lenders including debt funds

and other potential alternative lenders After identifying the reasons behind the growth of alternative lenders using as example the assets of Alternative Investment Funds AIFs and in particular debt funds and the simultaneous decrease of the banks assets the book analyses the systemic importance of the alternative lenders and the risk channels through which the systemic risk can spread to the banking sector and the financial system Then the book deals with the financial innovation market failure theory and demonstrates that financial innovations e g debt funds securitisations can cause market failures resulting in regulatory interventions Of interest to banking and financial regulation academics researchers and practitioners this book analyses the regulatory provisions in place for both credit institutions and debt funds including the Basel Accords the Capital Requirements Directives and Regulations and the Alternative Investment Fund Managers Directive AIFMD and its implementation in various EU jurisdictions before offering a proposal for a new three defensive framework applicable to debt funds and to other potential alternative lenders

Too-Big-to-Fail in Banking Tom Filip Lesche,2021-06-28 This book provides a comprehensive summary of the latest academic research on the important topic of too big to fail TBTF in banking It explains TBTF from various perspectives including the range of regulatory measures proposed to counter TBTF most notably the globally accepted regulation of global systemically important banks G SIBs and its main tool of capital surcharges The empirical analysis quantifies the shareholder value of the G SIB attribution by using quarterly observations from more than 750 global banks between Q2 2008 and Q3 2015 The main finding is that G SIBs are confronted with a substantial relative valuation discount compared to non G SIBs From the end of 2011 until the end of 2015 a stable discount of 0 6x 0 8x price to tangible common equity P TCE is statistically highly significant The results suggest that the G SIB designation effect which positively impacts G SIBs share prices because of funding benefits from IGGs is dominated by the regulatory G SIB burden effect which negatively impacts G SIBs share prices because of lower profitability due to capital surcharges and other regulatory requirements placed on G SIBs The findings re open the debate about whether breaking up G SIBs would unlock shareholder value and whether G SIBs are regulated efficiently

Bank Valuation and Value Based Management: Deposit and Loan Pricing, Performance Evaluation, and Risk, 2nd Edition Jean Dermine,2015 **Standard & Poor's Stock Reports** ,2007-04 **Mcgraw-Hill Finance Literature Index** Jean Louis Heck,1996 **The McGraw-Hill Finance Literature Index** ,1996 Standard and Poor's 500 Guide 2008 Edition Standard & Poor's,2008 Text and statistical data on 500 individual companies *Datapro Directory of Microcomputer Software* ,1998 **Outlines and Highlights for Bank Valuation and Value-Based Management** Cram101 Textbook Reviews,2010-12 Never HIGHLIGHT a Book Again Virtually all of the testable terms concepts persons places and events from the textbook are included Cram101 Just the FACTS101 studyguides give all of the outlines highlights notes and quizzes for your textbook with optional online comprehensive practice tests Only Cram101 is Textbook Specific Accompanys 9780071624992 *Risk Management and Value* Mondher Bellalah,2008 This book provides a comprehensive discussion of the issues related to risk volatility value and

risk management It includes a selection of the best papers presented at the Fourth International Finance Conference 2007 qualified by Professor James Heckman the 2000 Nobel Prize Laureate in Economics as a high level one The first half of the book examines ways to manage risk and compute value at risk for exchange risk associated to debt portfolios and portfolios of equity It also covers the Basel II framework implementation and securitisation The effects of volatility and risk on the valuation of financial assets are further studied in detail The second half of the book is dedicated to the banking industry banking competition on the credit market banking risk and distress market valuation managerial risk taking and value in the ICT activity With its inclusion of new concepts and recent literature academics and risk managers will want to read this book

Bank Valuation And Value Based Dermine,2009-12 In this thorough and innovative guide acclaimed professor Jean Dermine presents his highly effective valuation model that enables institutional bank managers bank regulators and risk managers to assess and control both value creation and risk With an insightfully global perspective this thorough guidebook addresses such critical and timely bank management issues as Basel II and other capital management methods securitization resolution for non performing loans and investments and the measurement of interest rate risk *Valuing Banks* Federico

Beltrame,Daniele Previtali,2016-06-27 This book aims to overcome the limitations the variations in bank specifics impose by providing a bank specific valuation theoretical framework and a new asset side model The book includes also a constructive comparison of equity and asset side methods The authors present a novel framework entitled the Asset Mark down Model This method incorporates an Adjusted Present Value model which allows practitioners to identify the main value creation sources of a particular bank from asset based cash flow and the mark down on deposits to tax benefits on bearing liabilities Through the implementation of this framework the authors offer a more accurate and more specific approach to valuing banks *Managing Financial Institutions: An Integrated Valuation Approach* Michael Pagano,John Sedunow,2025-06-03

This book takes a novel approach to solving a financial manager s problems by applying a valuation focus to the firm s risk management decisions Rather than concentrating solely on defining and measuring a bank s risks our book goes a step further by explicitly considering how these risks can impact the market value of the bank from a shareholder s perspective The book uses an integrated valuation framework which quantifies the costs and benefits of how a bank should manage its main risks associated with key functions such as lending investing financing and liquidity provision The book s hands on approach to learning also incorporates useful tools for student learning such as helpful mnemonics illustrative examples and a spreadsheet which brings the concepts discussed in the book to life It is a must read for readers eager to improve their risk management skills Value at Risk and Bank Capital Management Francesco Saita,2010-07-26 Value at Risk and Bank Capital Management offers a unique combination of concise expert academic analysis of the latest technical VaR measures and their applications and the practical realities of bank decision making about capital management and capital allocation The book contains concise expert analysis of the latest technical VaR measures but without the highly mathematical

component of other books It discusses practical applications of these measures in the real world of banking focusing on effective decision making for capital management and allocation The author Francesco Saita is based at Bocconi University in Milan Italy one of the foremost institutions for banking in Europe He provides readers with his extensive academic and theoretical expertise combined with his practical and real world understanding of bank structure organizational constraints and decision making processes This book is recommended for graduate students in master s or Ph D programs in finance banking and bankers and risk managers involved in capital allocation and portfolio management Contains concise expert analysis of the latest technical VaR measures but without the highly mathematical component of other books Discusses practical applications of these measures in the real world of banking focusing on effective decision making for capital management and allocation Author is based at Bocconi University in Milan Italy one of the foremost institutions for banking in Europe

Applications in Finance, Investments, and Banking Diem Ho, Thomas Schneeweis, 2013-04-17

Technological economic and regulatory changes are some of the driving forces in the modern world of finance For instance financial markets now trade twenty four hours a day and securities are increasingly being traded via real time computer based systems in contrast to trading floor based systems Equally important new security forms and pricing models are coming into existence in response to changes in domestic and international regulatory action Accounting and risk management systems now enable financial and investment firms to manage risk more efficiently while meeting regulatory concerns The challenge for academics and practitioners alike is how to keep themselves and others current with these changing markets as well as the technology and current investment and risk management tools Applications in Finance Investments and Banking offers presentations by twelve leading investment professionals and academics on a wide range of finance investment and banking issues Chapters include analysis of the basic foundations of financial analysis as well as current approaches to managing risk Presentations also include reviews of the means of measuring the volatility of the underlying return process and how investment performance measurement can be used to better understand the benefits of active management Finally articles also present advances in the pricing of the new financial assets e g swaps as well as the understanding of the factors e g earnings estimates affecting pricing of the traditional assets e g stocks Applications in Finance Investments and Banking provides beneficial information to the understanding of both traditional and modern approaches of financial and investment management

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