

**FUNDAMENTALS  
OF  
CREDIT  
AND  
CREDIT ANALYSIS**

*Corporate  
Credit Analysis*

**ARNOLD ZIEGEL**

# Fundamentals Of Credit And Credit Analysis Corporate Credit Analysis

**Barbara S. Petitt**



## **Fundamentals Of Credit And Credit Analysis Corporate Credit Analysis:**

**Fundamentals of Credit and Credit Analysis** Arnold Ziegel, 2015-01-14 Arnold Ziegel formed Mountain Mentors Associates after his retirement from a corporate banking career of more than 30 years at Citibank. The lessons learned from his experience in dealing with entrepreneurs, multinational corporations, highly leveraged companies, financial institutions, and structured finance led to the development and delivery of numerous senior level credit risk training programs for major global financial institutions from 2002 through the present. This book was conceived and written as a result of the development of these courses and his experience as a corporate banker. It illustrates the fundamental issues of credit and credit analysis in a manner that tries to take away its mystery. The overriding theme of this book is that when an investor extends credit of any type, the goal is to get your money back and with a return that is commensurate with the risk. The goal of credit analysis is not to make yes or no decisions about the extension of credit but to identify the degree of risk associated with a particular obligor or a particular credit instrument. This is consistent with modern banking industry portfolio management and the rating systems of credit agencies. Once the riskiness of an obligor or credit instrument is established, it can be priced or structured to match the risk demands or investment criteria of the entity that is extending the credit. A simple quote from Mr J P Morgan is used often in this text: Lending is not based primarily on money or property. No sir, the first thing is character. This statement represents one of the conflicts in modern credit analysis: that of models for decision making versus traditional credit analysis. The 2008 financial crisis was rooted in the mortgage backed securities business. Sophisticated models were used by investors, banks, and rating agencies to judge the credit worthiness of billions and maybe trillions of dollars worth of residential mortgage loans that were packaged into securities and distributed to investors. The models indicated that these securities would have very low losses. Of course, huge losses were incurred. Mr Morgan had a good point. In this case, it was both property and character. The properties that were the collateral for many of the mortgages had much less value than was anticipated. The valuation of the collateral was naive and flawed. Many assumptions were made that the value of homes would rise without pause. Many mortgage loans were made that were at or even above the appraised value of a residence. But character was a huge, perhaps larger factor behind these losses. Many of the residential mortgage loans were made to individuals who knew that they did not have the income to make the required payments on the mortgages. Many of the mortgage brokers and lenders who made these loans also knew that many of the borrowers were not properly qualified. And many of the bankers who securitized these loans also may have doubted the credit quality of some of the underlying mortgages. If bankers and rating agencies understood the extent of the fraud and lax standards in the fundamental loans backing the mortgage securities or were willing to acknowledge it, the fiasco would not have occurred.

*Standard & Poor's Fundamentals of Corporate Credit Analysis* Blaise Ganguin, John Bilardello, 2004-12-22 An up to date accurate framework for credit analysis and decision making from the experts at Standard Poor's. In a world of increasing

financial complexity and shorter time frames in which to assess the wealth or dearth of information this book provides an invaluable and easily accessible guide of critical building blocks of credit analysis to all credit professionals Apea Koranteng Global Head Structured Capital Markets ABN AMRO The authors do a fine job of combining latest credit risk management theory and techniques with real life examples and practical application Whether a seasoned credit expert or a new student of credit this is a must read book a critical part of anyone s risk management library Mark T Williams Boston University Finance and Economics Department At a time when credit risk is managed in a way more and more akin to market risk Fundamentals of Corporate Credit Analysis provides well needed support not only for credit analysts but also for practitioners portfolio managers CDO originators and others who need to keep track of the creditworthiness of their fixed income investments Alain Canac Chief Risk Officer CDC IXIS Fundamentals of Corporate Credit Analysis provides professionals with the knowledge they need to systematically determine the operating and financial strength of a specific borrower understand credit risks inherent in a wide range of corporate debt instruments and then rank the default risk of that borrower Focusing on fundamental credit risk cash flow modeling debt structure analysis and other important issues and including separate chapters on country risks industry risks business risks financial risks and management it guides the reader through every step of traditional fundamental credit analysis In a dynamic corporate environment credit analysts cannot rely solely on financial statistical analysis credit prediction models or bond and stock price movements Instead a corporate credit analysis must supply loan providers and investors with more information and detail than ever before On top of its traditional objective of assessing a firm s capacity and willingness to pay its financial obligations in a timely manner a worthy credit analysis is now expected to assess recovery prospects of specific financial obligations should a firm become insolvent Fundamentals of Corporate Credit Analysis provides practitioners with the knowledge and tools they need to address these changing requirements Drawing on the unmatched global resources and capabilities of Standard Poor s this valuable book organizes its guidelines into three distinct components Part I Corporate Credit Risk helps analysts identify all the essential risks related to a particular firm and measure the firm through both a financial forecast and benchmarking with peers Part II Credit Risk of Debt Instruments explains the impact of debt instruments and debt structures on a firm s recovery prospects should it become insolvent Part III Measuring Credit Risk presents a scoring system to assess the capacity and willingness of a firm to repay its debt in a timely fashion and to evaluate recovery prospects in the event of financial distress In addition a fourth component Cases in Credit Analysis examines seven real life studies to provide examples of the book s theory and procedures in practice Senior Standard Poor s analysts explore diverse cases ranging from North and South America to Europe and the Pacific Rim on topics covering mergers AT T Comcast MGM Mirage Kellogg Keebler foreign ownership in a merger Air New Zealand Ansett Singapore Airlines sovereign issues Repsol YPF peer comparisons U S forestry and recovery analysis Yell LBO Industry Keys to Success are identified and analyzed in each case along with an explanation on how to interpret performance

and come to a credit decision While it is still true that ultimate credit decisions are highly subjective in nature methodologies and thought processes can be repeatable from case to case Fundamentals of Corporate Credit Analysis provides analysts with the knowledge and tools they need to systematically analyze a company identify and analyze the most important factors in determining its creditworthiness and ensure that more science than art is used in making the final credit decision **CFA Program Curriculum 2020 Level I Volumes 1-6 Box Set** CFA Institute,2019-08-07 All CFA Program exams through November 2021 will reflect the 2020 curriculum Purchase your copy and begin studying for Level I now The CFA Program Curriculum 2020 Level I Box Set provides candidates and other motivated investment professionals with the official curriculum tested on the Level I CFA exam This box set includes all the content Chartered Financial Analyst candidates are expected to know for the Level I exam including concise instruction on the 10 core topics covered in the Candidate Body of Knowledge CBOK Utilizing engaging visuals cases and examples to illustrate key concepts this box set helps candidates apply what they learn in real world investment scenarios The CFA Program Curriculum 2020 Level I Box Set offers A comprehensive Learning Ecosystem designed to take you through the entire curriculum or help you focus on areas where you need additional study time Practice questions to assist with your recall of key terms concepts and formulas Mock exams to help you become accustomed to the pace and pressure of the real world exam Perfect for anyone considering the CFA designation or currently preparing for a 2021 exam window the 2020 Level I Box Set is a must have resource for building basic skills required to become a Chartered Financial Analyst *CFA Program Curriculum 2017 Level I, Volumes 1 - 6* CFA Institute,2016-08-01 Clear concise instruction for all CFA Level I concepts and competencies for the 2017 exam The same official curricula that CFA Program candidates receive with program registration is now available publicly for purchase CFA Program Curriculum 2017 Level I Volumes 1 6 provides the complete Level I Curriculum for the 2017 exam delivering the Candidate Body of Knowledge CBOK with expert instruction on all ten topic areas of the CFA Program Fundamental concepts are explained with in depth discussion and a heavily visual style while cases and examples demonstrate how concepts apply in real world scenarios Coverage includes ethical and professional standards quantitative analysis economics financial reporting and analysis corporate finance equities fixed income derivatives alternative investments and portfolio management all organized into individual sessions with clearly defined Learning Outcome Statements Charts graphs figures diagrams and financial statements illustrate concepts to facilitate retention and practice questions provide the opportunity to gauge your understanding while reinforcing important concepts The Level I Curriculum covers a large amount of information this set breaks the CBOK down into discrete study sessions to help you stay organized and focused on learning not just memorizing important CFA concepts Learning Outcome Statement checklists guide readers to important concepts to derive from the readings Embedded case studies and examples throughout demonstrate practical application of concepts Figures diagrams and additional commentary make difficult concepts accessible Practice problems support learning and retention CFA

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investment advisers accountants and students of business and finance      **The Bank Credit Analysis Handbook** Jonathan Golin, Philippe Delhaise, 2013-06-18 The Bank Credit Analysis Handbook Praise for The Bank Credit Analysis Handbook In this second edition Philippe Delhaise and Jonathan Golin build on their professional experience with Thomson Bank Watch Asia to produce a clear introduction to bank credit risk analysis As very few books on this topic exist it is a most welcome publication The short and transparent chapters are rich on institutional information building on intuition It is quite an achievement to analyze bank solvency with no reference to heavy mathematics and statistics The book covers topics of recent interest such as liquidity risk sovereign and banking crises and bank restructuring Jean Dermine Professor of Banking and Finance Chair INSEAD Messrs Delhaise and Golin have written what must be considered the seminal book on bank credit analysis Its breadth and scope is reflective of the decades of experience they have in deciphering the core elements of bank credit risk I found the chapter on country and sovereign risk particularly useful This book should be considered essential reading for anyone in the field of credit risk analysis Daniel Wagner CEO of Country Risk Solutions and author of Managing Country Risk This book is an excellent reference for anyone involved in bank risk management It combines practical tools with case studies Based on their substantial experience Golin and Delhaise nicely bridge the gap between theory and practice Andr Farber Professor of Finance Universit Libre de Bruxelles Jonathan Golin has done it again Both he and Philippe Delhaise have taken a very complicated and timely topic and have distilled the subject matter into an easy read that is useful to those directly or indirectly involved with bank credit analysis Craig Lindsay Chairman Hong Kong Securities and Investment Institute Messrs Delhaise and Golin have updated their first edition of this handbook with such a high degree of relevance and insight on the heels of the 2007 2008 banking crisis that this reference guide will surely be essential reading for every market participant involved with bank risk analysis There are few people as qualified to write on this subject as these gentlemen their experience speaks volumes Once again they are to be commended for distilling a complex subject into a practical and useful handbook Andrew Miller Management Consultant Financial Services Hong Kong      **Die Regulierung von**

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*CFA Navigator - Level 1 Exam Navigator Study Guide* BPP Learning Media, 2013-01-01 CFA Navigator Level 1 Exam Navigator Study Guide

**Fixed Income Analysis Workbook** Barbara S. Petitt, 2019-10-17 THE THOROUGHLY REVISED AND UPDATED FOURTH EDITION OF THE COMPANION WORKBOOK TO FIXED INCOME ANALYSIS. Now in its fourth edition, the *Fixed Income Analysis Workbook* offers a range of practical information and exercises that will enhance your understanding of the tools, strategies and techniques associated with fixed income portfolio management. Written by a team of knowledgeable contributors, this hands-on resource helps busy professionals and those new to the discipline apply the concepts and methodologies that are essential for mastery. The Workbook is an accessible guide for understanding the metrics, methods and mechanics as applied in the competitive world of fixed income analysis. It also provides a stress-free way to practice the tools and techniques described in the companion text. The *Fixed Income Analysis Workbook* includes information and exercises to help you work real-world problems associated with fixed income risk and return. Review the fundamentals of asset-backed securities. Comprehend the principles of credit analysis. Understand the arbitrage-free valuation framework. Practice important methods and techniques before applying them in actual situations. The fourth edition provides updated coverage of fixed income portfolio management including detailed applications of liability-driven and index-based strategies, exposure to the major types of yield curve strategies and practical approaches to implementing active credit strategies. For anyone who wants a more solid understanding of fixed income portfolio



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**Standard & Poor's Creditweek**, 2007

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