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in the post crisis world of finance and the impact of digitization and global competition covering the developments and principles of banking from the 1950s to today this unique book outlines the author's recommended best practices in all aspects of bank strategy governance and risk management including asset liability management liquidity risk management capital planning treasury risk and corporate framework and describes a vision of the future with respect to a sustainable bank business model you will gain the insight of a global authority on topics essential to retail corporate and investment wholesale banking including strategy risk appetite funding policies regulatory requirements valuation and much more the companion website is a goldmine for senior practitioners that provides templates that can be applied in virtually any bank including policy documents pricing models committee terms of reference teaching aids and learning tools including powerpoint slides and spreadsheet models these facilitate a deeper understanding of the subject and the requirements of the senior executive making this book an ideal companion for practitioners graduate students and professional students alike the intense demand for knowledge and expertise in asset liability management liquidity and capital management has been driven by the regulatory challenges of Basel III the European Union's CRDIV the Volcker Rule Dodd-Frank Act and a myriad of other new regulations this book meets that need by providing you with a complete background and modern insight on every aspect of bank risk management re-engage with timeless principles of finance that apply in every market and which are the drivers of principles of risk management learn strategic asset liability management practices that suit today's economic environment adopt new best practices for liquidity models and choosing the appropriate liquidity risk management framework examine optimum capital and funding model recommendations for corporate retail and investment wholesale banks dig deeper into derivatives risk management balance sheet capital management funding policy and more apply best practice corporate governance frameworks that ensure a perpetual and viable robust balance sheet adopt strategy formulation principles that reflect the long-term imperative of the banking business in the 21st century more than ever banks need to re-learn traditional risk management principles and apply them every day every bank in the world needs to be up to speed on these issues and an anthology from Professor Moorad Choudhry is the answer to this new global policy response

a timely and robust discussion of responsible bank stewardship and practice the second edition of the principles of banking offers banking professionals regulators and students from a variety of backgrounds an authoritative and practical discussion of the foundations of modern banking and good banking practice in the book you will find a comprehensive roadmap to a more sustainable business model for your banking organization the author draws on his many years experience as a commercial and investment banker as he explains the original principles of banking including sound lending policy capital management and liquidity risk management as well as new material covering the impact of COVID-19 on banks risk management and balance sheet management the principles of banking also provides recommendations for bank asset liability management best practices that enable banks to deliver optimized balance sheets for the benefit of all stakeholders it also includes new chapters in market risk management foreign exchange risk management interest rate risk and credit risk policy and management an essential update to a widely read and taught banking text the principles of banking second edition is an indispensable resource for banking professionals and students everywhere

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this book offers condensed coverage of computing basics software applications on the cd rom enhance the text to offer a thorough grounding in the fundamentals

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