

Outer Banks Marketplace Inc Teacher Edition

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the bank loan market has increased dramatically in recent years and is now viewed by some as a distinct asset class this comprehensive book covers the structure of the market secondary market in trading practices and how to manage a bank loan portfolio

this book is a comprehensive yet concise text that brings together all aspects of sme banking theories and empirical studies in one text the book contains the latest policy debates on money creation and credit rationing and the relative role of demand side and supply side factors affecting sme financing readers will understand the borrower specific lender specific and business environment drivers of bank finance for smes as well as the determinants of loan contract terms particularly the risk premium and collateral readers will also understand how loan officers acquire proprietary information on smes and apply various lending techniques such as financial statement lending relationship lending and credit scoring to the loan underwriting process in addition the book also features recent trends on the rise of alternative finance intermediaries such as online peer to peer lenders and the competitive implications for traditional banks providing loans to smes findings from this work will thus be of particular interest to commercial bankers bank dependent small business borrowers as well as policy makers and researchers in central banks development banks development agencies and international financial institutions

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