PRINCIPLES OF BANKING I

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GORTON WILLIAM AMASA SCOTT

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GAIN A THOROUGH INSIGHT INTO THE BUSINESS OF BANKING INTRODUCTION TO BANKING 3RD EDITION BY CASU GIRARDONE AND MOLYNEUX OFFERS AN IN DEPTH OVERVIEW OF THE THEORETICAL AND APPLIED ISSUES IN THE GLOBAL BANKING INDUSTRY ORGANISED INTO FIVE SECTIONS IT COVERS CONTEMPORARY TOPICS IN BANKING RANGING FROM CENTRAL BANKING AND BANK REGULATION TO BANK MANAGEMENT AND COPPORATE GOVERNANCE PROVIDING THE MOST UP TO DATE INFORMATION ON BANKING PRACTICE THE NEW EDITION DISCUSSES THE DEVELOPMENTS CONTRIBUTING TO THE RAPID TRANSFORMATION OF THE BANKING SECTOR SUCH AS DIGITALISATION OF BANKING AND EMERGENCE OF NON BANK PROVIDERS THE GROWING IMPORTANCE OF SUSTAINABLE BANKING THE FINTECH BOOM THE IMPACT OF COVID 19 ON BANKING SERVICES STRUCTURAL AND REGULATORY CHANGES IN THE BANKING INDUSTRY AND THE GROWTH OF ISLAMIC BANKING SUITABLE FOR ALL UNDERGRADUATE STUDENTS TAKING A COURSE IN BANKING AS WELL AS PROFESSIONALS ENTERING THIS INDUSTRY THIS TEXT ALSO PROVIDES BACKGROUND READING FOR POSTGRADUATE STUDENTS ON MORE ADVANCED TOPICS IN BANKING I TRULY WELCOME THIS THOROUGHLY REVISED EDITION OF THE INTRODUCTION TO BANKING TEXTBOOK ITS AUTHORS ARE WORLD CLASS SCHOLARS WHO ON A DAILY BASIS RESEARCH A WIDE ARRAY OF HIGHLY RELEVANT BANKING TOPICS AND MAINTAIN MANY CLOSE CONTACTS WITH THE COMMERCIAL AND CENTRAL BANKING COMMUNITY I CAN SEE NO BETTER GUIDES TO LEAD UNDERGRADUATES INTO THE FASCINATING AND AT TIMES BEWILDERING BANKING LANDSCAPE STEVEN ONGENA PROFESSOR OF BANKING UNIVERSITY OF ZURICH SWISS FINANCE INSTITUTE AND CEPR ABOUT THE AUTHORS BARBARA CASU IS THE DIRECTOR OF THE CENTRE

FOR BANKING RESEARCH AT BAYES BUSINESS SCHOOL CITY UNIVERSITY OF LONDON WHERE SHE IS PROFESSOR OF BANKING AND FINANCE CLAUDIA GIRARDONE IS PROFESSOR OF BANKING AND FINANCE DIRECTOR OF ESSEX FINANCE CENTRE EFIC AND THE ESSEX BUSINESS SCHOOL S DIRECTOR OF RESEARCH PHILIP MOLYNEUX IS EMERITUS PROFESSOR AT BANGOR UNIVERSITY PEARSON THE WORLD S LEARNING COMPANY

A PRACTICAL PRIMER TO THE MODERN BANKING OPERATION INTRODUCTION TO BANKING SECOND EDITION IS A COMPREHENSIVE AND JARGON FREE GUIDE TO THE BANKING OPERATION WRITTEN AT THE FOUNDATIONAL LEVEL THIS BOOK PROVIDES A BROAD OVERVIEW OF BANKING TO GIVE YOU AN ALL AROUND UNDERSTANDING THAT ALLOWS YOU TO PUT YOUR SPECIALTY WORK INTO CONTEXT WITHIN THE LARGER PICTURE OF YOUR ORGANIZATION WITH A SPECIFIC FOCUS ON RISK COMPONENTS THIS SECOND EDITION COVERS ALL KEY ELEMENTS WITH NEW CHAPTERS ON REPUTATIONAL RISK CREDIT RISK STRESS TESTING AND CUSTOMER SERVICE INCLUDING AN UPDATED CHAPTER ON SUSTAINABILITY PRACTICAL MATERIAL INCLUDES IMPORTANT TOPICS SUCH AS THE YIELD CURVE TRADING AND HEDGING ASSET LIABILITY MANAGEMENT LOAN ORIGINATION PRODUCT MARKETING REPUTATIONAL RISK AND REGULATORY CAPITAL THIS BOOK GIVES YOU THE CONTEXT YOU NEED TO UNDERSTAND HOW MODERN BANKS ARE RUN AND THE KEY POINTS OPERATION AT ALL LEVELS LEARN THE CRITICAL ELEMENTS OF A WELL STRUCTURED BANKING OPERATION EXAMINE THE RISK COMPONENTS INHERENT IN BANKING UNDERSTAND OPERATIONAL TOPICS INCLUDING SUSTAINABILITY AND STRESS TESTING EXPLORE SERVICE END AREAS INCLUDING PRODUCT MARKETING AND CUSTOMER SERVICE BANKS CONTINUE TO BE THE HEART OF THE MODERN ECONOMY DESPITE THE GLOBAL FINANCIAL CRISIS THEY HAVE HOWEVER BECOME MORE COMPLEX MULTIPLE LAYERS AND A MYRIAD OF FUNCTIONS CONTRIBUTE TO THE RUNNING OF TODAY'S BANKS AND IT'S CRITICAL FOR NEW AND ASPIRING BANKERS TO UNDERSTAND THE FULL BREADTH OF THE OPERATION AND WHERE THEIR WORK FITS IN INTRODUCTION TO BANKING SECOND EDITION PROVIDES AN ACCESSIBLE YET COMPLETE PRIMER WITH EMPHASIS ON THE AREAS THAT HAVE BECOME CENTRAL TO SUSTAINABLE BANKING OPERATION

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THIS TEXT CHRONICLES THE LAST THREE YEARS IN BANKING ASSESSING TRENDS AND LOOKING AT PREDICTIONS FOR THE FUTURE OF BANKING

THIS TITLE PROVIDES A COMPENDIUM TO RECENT WORK IN EMPIRICAL BANKING IT FOLLOWS THE STRUCTURE IN THE MICROECONOMICS OF BANKING BY XAVIER FREIXAS AND JEAN CHARLES
ROCHET IN ARRANGING THE RELEVANT METHODOLOGIES APPLICATIONS AND RESULTS TO ACHIEVE A COHERENT SYNTHESIS BETWEEN AVAILABLE THEORY AND SUPPORTING EMPIRICS

THIS BOOK AIMS TO PROVIDE A THOROUGHLY UPDATED OVERVIEW AND EVALUATION OF THE INDUSTRIAL ORGANIZATION OF BANKING IT EXAMINES THE INTERPLAY AMONG BANK BEHAVIOUR MARKET STRUCTURE AND REGULATION FROM THE PERSPECTIVE OF A VARIETY OF PUBLIC POLICY ISSUES INCLUDING BANK COMPETITION AND RISK MARKET DISCIPLINE ANTITRUST ISSUES AND CAPITAL REGULATION NEW TO THIS EDITION ARE DISCUSSIONS OF THE ECONOMIC FOUNDATIONS OF INTERNATIONAL BANKING MACROPRUDENTIAL REGULATION AND INTERNATIONAL COORDINATION OF BANKING POLICIES THE BOOK CAN SERVE AS A LEARNING TOOL AND REFERENCE FOR GRADUATE STUDENTS ACADEMICS BANKERS AND POLICYMAKERS WITH INTERESTS IN THE INDUSTRIAL ORGANIZATION OF THE BANKING SECTOR AND THE IMPACTS OF BANKING REGULATIONS

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FINANCIAL CRISES MUST BE STUDIED IN THE CONTEXT OF HISTORY THE MAZE OF BANKING IS A COLLECTION OF ACADEMIC PAPERS BY GARY GORTON AN EXPERT ON THE FINANCIAL CRISIS OF 2007 2008 ON THE HISTORY AND ANALYSIS OF BANKS BANKING AND FINANCIAL CRISES SPANNING THE PAST 175 YEARS THESE PAPERS PROVIDE THE FRAMEWORK FOR UNDERSTANDING HOW THE FINANCIAL CRISIS OF 2007 2008 DEVELOPED AND WHAT CAN BE DONE TO PROMOTE A STABILE BANKING INDUSTRY AND PREVENT FUTURE ECONOMIC CRISES

IN BANKING WILLIAM AMASA SCOTT PRESENTS A COMPREHENSIVE EXPLORATION OF THE BANKING INDUSTRY'S PRINCIPLES AND PRACTICES DEFTLY WEAVING THEORETICAL UNDERPINNINGS WITH PRACTICAL APPLICATIONS SCOTT S METICULOUS PROSE EMBODIES A DIDACTIC STYLE MAKING COMPLEX ECONOMIC CONCEPTS ACCESSIBLE THE BOOK SITUATES ITSELF WITHIN THE BROADER ECONOMIC DISCOURSE OF EARLY 20TH CENTURY AMERICA ADDRESSING THE EVOLUTION OF BANKING PRACTICES AMID BURGEONING INDUSTRIALISM AND FINANCIAL INNOVATION AND OFFERS INSIGHTS INTO THE REGULATORY FRAMEWORKS AND CHALLENGES FACED BY FINANCIAL INSTITUTIONS OF HIS TIME WILLIAM AMASA SCOTT WAS A PROMINENT ECONOMIST AND EDUCATOR WHOSE EXTENSIVE BACKGROUND IN FINANCE AND ECONOMICS INFORMED HIS INSIGHTS WITHIN THIS WORK HIS EXPERIENCE TEACHING AT REPUTABLE INSTITUTIONS AND HIS INVOLVEMENT IN ADDRESSING THE PRESSING FINANCIAL ISSUES OF HIS ERA PIPO A TIME WHEN BANKING WAS ADAPTING TO NEW REGULATORY LANDSCAPES PLAY A PIVOTAL ROLE IN SHAPING THE ARGUMENTS PRESENTED IN BANKING SCOTT S SCHOLARLY PURSUITS AIM TO ELUCIDATE THE INTERCONNECTEDNESS OF BANKING SYSTEMS AND THE WIDER ECONOMY REFLECTING HIS COMMITMENT TO ADVANCING FINANCIAL LITERACY THIS BOOK IS HIGHLY RECOMMENDED FOR STUDENTS AND PROFESSIONALS IN FINANCE AND ECONOMICS AS WELL AS FOR ANYONE INTERESTED IN THE HISTORICAL DEVELOPMENT OF BANKING IN THE UNITED STATES SCOTT S WORK SERVES NOT ONLY AS AN ACADEMIC RESOURCE BUT ALSO AS A THOUGHT PROVOKING EXAMINATION OF THE BANKING SECTOR S CRITICAL ROLE IN BOLSTERING ECONOMIC PROGRESS READERS WILL EMERGE WITH A DEEPER UNDERSTANDING OF BANKING S FOUNDATIONAL CONCEPTS AND IMPLICATIONS

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