



# The Bank Credit Analysis Handbook: A Guide for Analysts, Bankers and Investors

By Jonathan Golin, Philippe Delhaise

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### A hands-on guide to the theory and practice of bank credit analysis and ratings

In this revised edition, Jonathan Golin and Philippe Delhaise expand on the role of bank credit analysts and the methodology of their practice. Offering investors and practitioners an insider's perspective on how rating agencies assign all-important credit ratings to banks, the book is updated to reflect today's environment of increased oversight and demands for greater transparency. It includes international case studies of bank credit analysis, suggestions and insights for understanding and complying with the Basel Accords, techniques for reviewing asset quality on both quantitative and qualitative bases, explores the restructuring of distressed banks, and much more.

- Features charts, graphs, and spreadsheet illustrations to further explain topics discussed in the text
- Includes international case studies from North America, Asia, and Europe that offer readers a global perspective
- Offers coverage of the Basel Accords on Capital Adequacy and Liquidity and shares the authors' view that a bank could be compliant under those and other regulations without being creditworthy

A uniquely practical guide to bank credit analysis as it is currently practiced around the world, *The Bank Credit Analysis Handbook, Second Edition* is a must-have resource for equity analysts, credit analysts, and bankers, as well as wealth managers and investors.

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## The Bank Credit Analysis Handbook: A Guide for Analysts, Bankers and Investors By Jonathan Golin, Philippe Delhaise Bibliography

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### Editorial Review

#### From the Inside Flap

From the United States S&L crisis of the '80s and the Asian banking crisis of the '90s, to the recent HSBC money laundering scandal and the LIBOR rate fixing scheme, it seems that hardly a year has gone by over the past three decades that the banking industry hasn't made sensational headlines.

While the financial services industry generally, and banks in particular, continue to provide some of the most attractive investment opportunities in today's global markets, financial analysts, investment managers, and savvy investors of every stripe must be especially diligent when assessing the fitness of banking institutions. This is no easy feat, considering that the world of banking has its own conventions and arcane jargon devised, it would seem, to serve no other purpose than to confuse outsiders. It is also important to note that banks don't operate like other types of companies, and investors attempting to make sense of bank income statements and balance sheets can easily become confused, or worse, be led dangerously astray.

Coauthored by a Harvard-trained attorney with years of experience at the world's leading specialist bank rating agency and a past president of Thomson BankWatch Asia, *The Bank Credit Analysis Handbook, Second Edition* is your hands-on guide to the theory and practice of bank credit analysis and rating.

Clearly, concisely, the authors:

- Demystify banking terms, concepts, principles and practices for all finance professionals
- Walk you, step-by-step, through the analysis of bank financial statements
- Provide an abundance of charts, graphs, and spreadsheet illustrations
- Explore regional variations, globally, in banking, bank analysis, and bank ratings
- Describe the roles that bank credit analysts play, as well as the methodologies they use
- Include international case studies from North America, Asia, and Europe
- Devote an entire chapter to bank equity analysis
- Supply a unique, insider's view of the credit assessment and credit rating of financial institutions
- Arm you with an understanding of the reality behind published financial statements
- Offer coverage of the Basel Accords on Capital Adequacy and Liquidity and share their view that a bank could be compliant under those and other regulations without being creditworthy.

A uniquely practical guide to bank credit analysis as it is currently practiced around the world, *The Bank Credit Analysis Handbook* is a must-have resource for equity analysts, credit analysts and bankers, as well as wealth managers and investors.

#### From the Back Cover

#### Praise for *The Bank Credit Analysis Handbook, Second Edition*

"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."

—**André Farber**, Professor of Finance, Université 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

#### About the Author

**JONATHAN GOLIN**, a graduate of Berkeley and Harvard Law School, has more than fifteen years' experience in the financial sector. He worked at the Economist Intelligence Unit and as a credit analyst at Tokai Asia in Hong Kong before joining Thomson BankWatch Asia in 1997, a specialist rating agency. After BankWatch was absorbed by Fitch Ratings in 2000, Jonathan wrote the first edition of *The Bank Credit Analysis Handbook* (2002). Subsequently, he relocated to London and established his own bank credit research and training consultancy. Clients included Rabobank, Genworth Financial, Euromoney Training, the African Development Bank, and the Malaysia Deposit Insurance Corporation. More recently, Jonathan was employed by the UK's main bank regulator, the Financial Services Authority (FSA) as a risk specialist. Other books in which he had a lead role include *Capital Flows Along the Mekong: The Complete Guide to Investing in Cambodia, Laos, Myanmar, and Vietnam* (1995) and *Covered Bonds beyond Pfandbriefe: Innovations, Investment and Structured Alternatives* (2006).

**PHILIPPE DELHAISE, PhD**, is the founder of Capital Information Services and the Carbon Management Consulting Group. He was the President of the Asia Division of Thomson BankWatch, and served as an adjunct professor of finance at City University of Hong Kong. Philippe Delhaise is a graduate of the University of Louvain (Belgium), with degrees in engineering, philosophy, and economics, and a graduate of the University of Chicago Booth School of Business. He is currently the President of CTRisks Rating, a licensed rating agency in Hong Kong. In 1998, Wiley published Delhaise's well-received book on the 1997 banking crisis in Asia: *Asia in Crisis: The Implosion of the Banking and Finance Systems*.

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