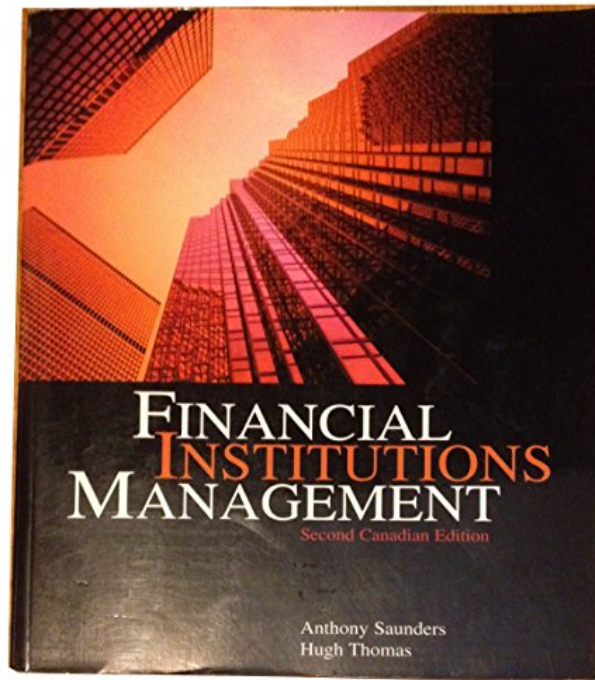
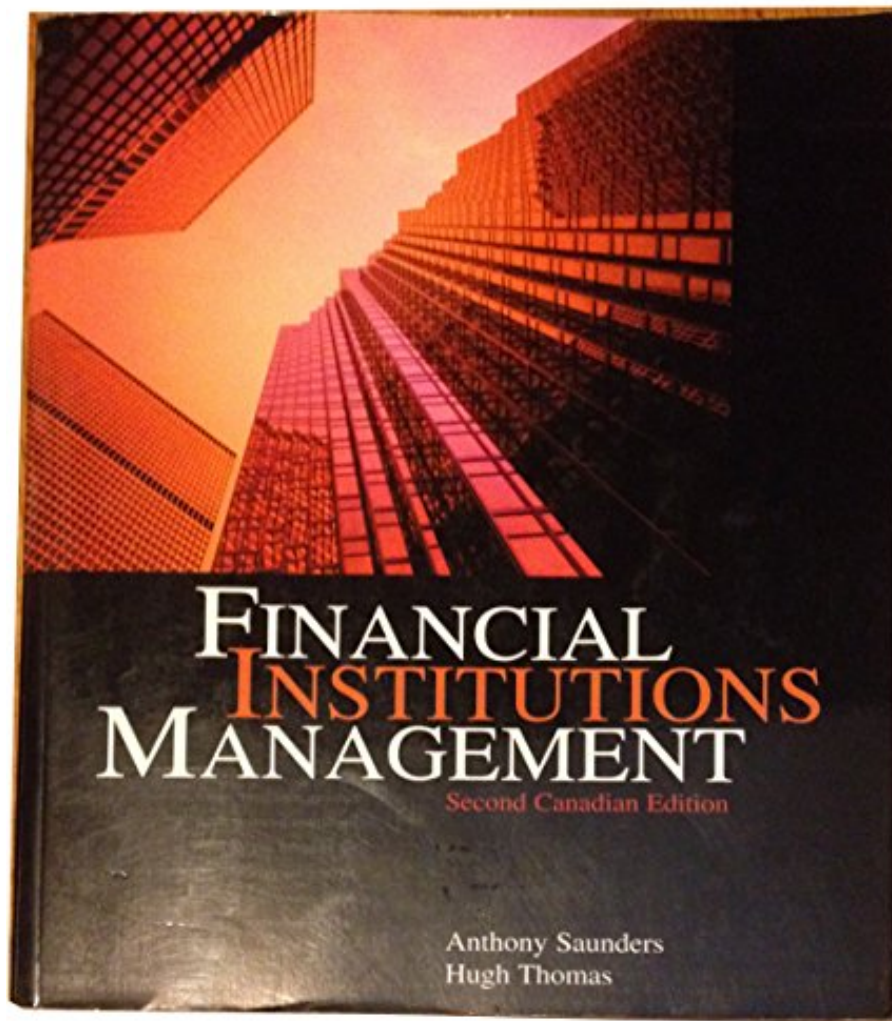


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Saunders and Cornett's "Financial Institutions Management: A Risk Management Approach, 7/e" provides an innovative approach that focuses on managing return and risk in modern financial institutions. The central theme is that the risks faced by financial institutions managers and the methods and markets through which these risks are managed are becoming increasingly similar whether an institution is chartered as a commercial bank, a savings bank, an investment bank, or an insurance company. Although the traditional nature of each sector's product activity is analyzed, a greater emphasis is placed on new areas of activities such as asset securitization, off-balance-sheet banking, and international banking.

- Published on: 2001
- Original language: English
- Dimensions: 9.90" h x 1.20" w x 8.00" l,
- Binding: Paperback

About the Author

Anthony Saunders, New York University Marcia Millon Cornett, Bentley University

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By Jimmy Izu

The book is very good and it starts describing the special nature of financial institutions and the industry. Then, in the second part you have complete chapters relating to every risk management: interest rate risk (maturity, repricing gaps and duration focuses, liquidity (e.g.maturity ladder), market risk (standarized Basel Committee and VaR approaches) credit risk (including Basel Committe standarized approach, default risk models like credit scoring), operating costs and technology risk, FX risk, sovereign risk.

In the last part there is a good section which describes how to manage risks , including liability and liquidity management, deposit insurance, capital adequacy, geographic diversification, derivatives, the new credit risk management techniques and securitization.

I had the chance to have Profesor Saunders as a risk management teacher and I only say that as his classes, his book is great. It shows you the best introduction to risk management. It discusses about financial institutions (banks, insurance and securities). That book just helped me to see financial institutions under the risk focus. I really recommend this book to understand risk management.

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