



## Banking and Financial Institutions: A Guide for Directors, Investors, and Borrowers

By Benton E. Gup

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### Banking and Financial Institutions: A Guide for Directors, Investors, and Borrowers By Benton E. Gup

#### A practical guide to the evolving world of banking and financial institutions

Due to various factors, ranging from the global financial crisis that began in 2007 to new laws such as the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, banks and financial institutions have had to alter the way they operate. Understanding how these institutions function in the face of recent challenges is essential for anyone associated with them. That's why Professor Benton Gup has created *Banking and Financial Institutions*.

Opening with a detailed discussion of the causes of the recent financial crisis, as well as a look at some lessons we can learn from it and other crises, this reliable resource quickly moves on to put modern banking in perspective. Filled with in-depth insights and expert advice, *Banking and Financial Institutions* examines the essential aspects of this discipline and shows you what it takes to make the most informed decisions possible, whether you're a bank director, investor, or borrower.

- Explains the economic role of financial intermediaries, including the financial institutions that bring borrowers and savers together
- Addresses how banks can hedge some of their interest rate and credit risks by using various types of derivatives contracts, options, and futures
- Analyzes the process of commercial and industrial (C&I) lending, from how banks make loans and the types of C&I loans to the role of collateral
- Allows you to evaluate a bank's financial statements and performance
- Explores payments systems, including cash, checks, credit cards, wire transfers, and other means of payment

Rounding out this detailed banking guide is an informative chapter on Islamic banking written by Professor Mohamed Ariff of Bond University, as well as a chapter filled with tips for bank directors, borrowers, and investors contributed by John Harrison, the Superintendent of Banks, Alabama State Banking Department.

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## **Banking and Financial Institutions: A Guide for Directors, Investors, and Borrowers** By Benton E. Gup **Bibliography**

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### Editorial Review

From the Inside Flap

Banks and financial institutions have had to alter the way they operate, due to various factors ranging from the global financial crisis that began in 2007 to new laws such as the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. Understanding how these institutions function in the face of recent challenges is essential for anyone associated with them.

That's why Professor Benton Gup, who holds the Robert Hunt Cochrane/Alabama Bankers Association Chair at the University of Alabama, has created *Banking and Financial Institutions*. Opening with a detailed discussion of the causes of the recent financial crisis, as well as the lessons we can learn from it and other crises, this reliable guide puts modern banking in perspective.

Filled with in-depth insights and expert advice, *Banking and Financial Institutions* examines the essential aspects of this discipline and shows you what it takes to make the most informed decisions possible—whether you're a bank director, investor, or borrower. It contains comprehensive coverage that:

- Explains the economic role of financial intermediaries—the financial institutions that bring borrowers and savers together.
- Addresses how banks can hedge some of their interest rate and credit risks by using various types of derivatives contracts, options, and futures.
- Analyzes the process of commercial and industrial (C&I) lending—from how banks make loans and C&I type loans to the role of collateral.
- Highlights the major features of real estate and consumer lending.
- Assists you in evaluating a bank's financial statements and performance.
- Explores payment systems, including cash, checks, credit cards, wire transfers, and other means of payment.
- And much more.

Rounding out this detailed banking guide is an informative chapter on Islamic banking written by Professor Mohamed Ariff of Bond University, as well as a chapter filled with tips for bank directors, borrowers, and investors contributed by John Harrison, the Superintendent of Banks, Alabama State Banking Department.

As the banking industry continues to evolve, bankers as well as borrowers and stockholders must evolve with it. *Banking and Financial Institutions* puts you in a better position to achieve this goal and excel in such a dynamic arena.

From the Back Cover

### **Banking and Financial Institutions**

Financial innovations, regulations, and crises have dramatically reshaped the worlds of banking and finance. Nobody understands this better than author Benton Gup, the Robert Hunt Cochrane/Alabama Bankers Association Chair at the University of Alabama. Now, he shares his extensive experience in this field with you.

Starting with a detailed discussion of the causes of the recent financial crisis, as well as a look at some

lessons we can learn from it and other crises, this reliable resource quickly moves on to put modern banking in perspective. It skillfully examines the essential aspects of this discipline and shows you what it takes to make the most informed decisions possible—whether you're a bank director, investor, or borrower.

Page by page, *Banking and Financial Institutions* touches upon some of the most essential issues in this arena, including the economic role of financial intermediaries, the process of commercial and industrial lending, how banks can hedge some of their interest rate and credit risks, and payment systems such as cash, checks, and wire transfers. Information on evaluating a bank's financial statements and performance as well as Islamic banking is also included.

New market realities have hit the financial industry particularly hard, and have been a real education for not only bankers and bank directors, but also borrowers and stockholders. This book will help you gain valuable insights into how banks and financial institutions have had to alter the way they operate in the face of recent challenges, and what it means to you moving forward.

#### About the Author

**Benton E. Gup** holds the Robert Hunt Cochrane/Alabama Bankers Association Chair at the University of Alabama. Dr. Gup is the author or editor of twenty-nine books, and his articles on financial subjects have appeared in leading finance journals. His most recent books are *The Valuation Handbook* (Wiley) and *The Financial and Economic Crises: An International Perspective*. In 2009, Dr. Gup was awarded the Midwest Finance Association's Lifetime Achievement Award.

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**Charles Morris:**

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**Andrew Taylor:**

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