

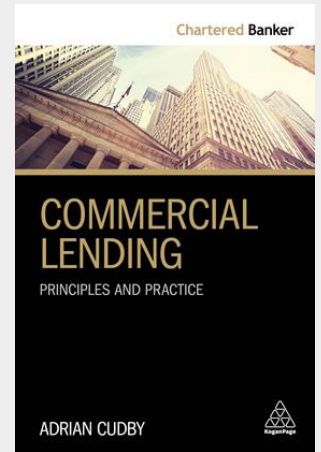
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## Commercial Lending

Principles and Practice

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Endorsed by the Chartered Banker Institute as core reading for one of the modules leading to the Institute's professional qualifications and chartered status, Commercial Lending supports readers that wish to develop their ability to analyze the creditworthiness of a customer and their business in the context of the current economic climate, future market and sector expectations. Commercial Lending uses a series of practical exercises and case studies, and provides the tools needed for the reader to understand and appraise a customer's business strategy. This will then enable the reader to provide appropriate funding solutions to meet the commercial needs of customers while reflecting the bank's risk appetite. These tools include: how to assess the performance and creditworthiness of a business; how to critically evaluate the robustness of cash flow; and how to undertake sensitivity analysis to quantify sustainable debt repayment capacity. This practical text will present a critical analysis of financial and non-financial information to help readers identify key risks inherent in the customer's lending proposition. Readers will go on to propose suitable funding solutions that mitigate risk and meet the needs of customer and bank. Online supporting resources include a glossary and updates to regulation in the UK. All law and legislation used throughout the book (Chapters 1, 6 and 9) is either UK or English law. Readers outside the UK are recommended to check the appropriate legislation in their country. The currency used throughout the book is UK Sterling (denominated by £ symbol) and where working examples are used (particularly in Chapters 2 and 3) readers can substitute their own currency by using the appropriate exchange rate for their own country.



**57,00 €**

53,27 € (zzgl. MwSt.)

*Lieferfrist: bis zu 10 Tage*

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**Artikelnummer:** 9780749482770

**Medium:** Buch

**ISBN:** 978-0-7494-8277-0

**Verlag:** Kogan Page Ltd

**Erscheinungstermin:** 03.10.2018

**Sprache(n):** Englisch

**Auflage:** 1. Auflage 2018

**Serie:** Chartered Banker Series

**Produktform:** Kartoniert

**Gewicht:** 546 g

**Seiten:** 352

**Format (B x H):** 154 x 233 mm

