



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

Benton E. Gup

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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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