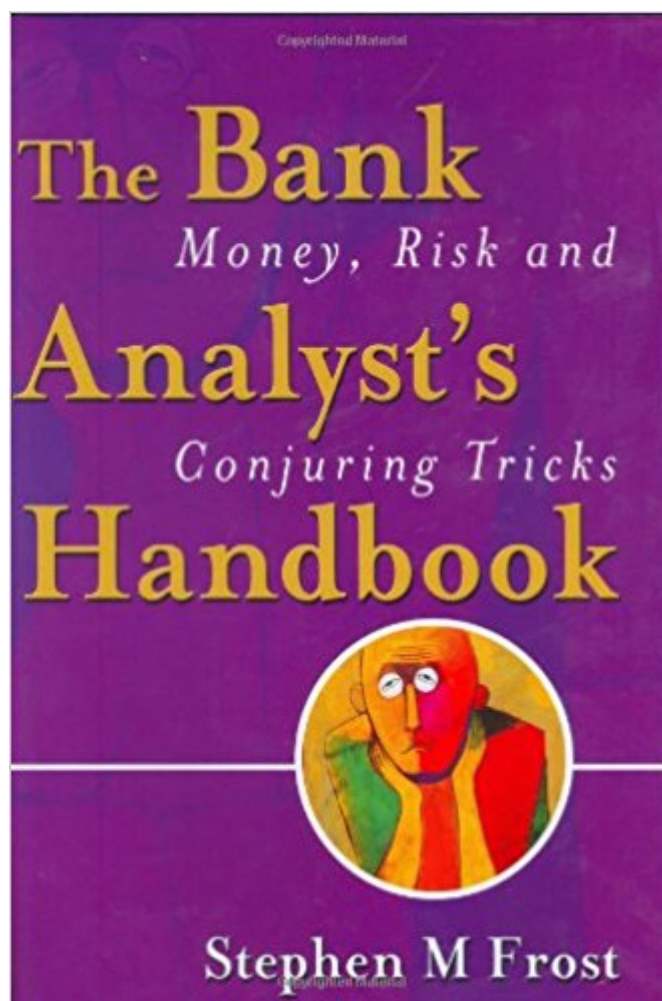


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# The Bank Analyst's Handbook: Money, Risk And Conjuring Tricks



## Synopsis

It is not uncommon to meet professionals in financial services who have only a vague idea of what their colleagues actually do. The root cause is specialization and the subsequent development of jargon that makes communication between common specialists faster and more precise but is virtually impenetrable to everybody else. The Bank Analyst's Handbook provides a modern introduction to financial markets and intermediation. Individual subject areas are covered in a thorough but clear and succinct manner. The breadth of the author's experience as a sell-side bank analyst is exploited to good effect to pull together these threads and create a coherent framework for the analysis of financial markets, whether these are in advanced economies or developing markets. The Handbook is well-written and highly accessible. It builds on orthodox financial theory (with all of its flaws and controversies) but also highlights many of the real problems involved with translating such theory into practice. It can be appreciated at many different levels and this explains its wide target readership. The Bank Analyst's Handbook: Bridges the gap between the more superficial introductory books and specialist works Covers all the important functions and subjects related to the financial services industry Provides a comprehensive overview for financial services professionals, business school students, consultants, accountants, auditors and legal practitioners, analysts and fund-managers and corporate managers. "An excellent guide for any professionals who are coming into the banking industry. Extremely well-written, covering clearly and lucidly a range of topics which many bankers themselves don't understand. I will make this book mandatory reading - no, make that studying - for anybody I hire to work as a financial sector consultant." •Chris Matten, Executive Director, PricewaterhouseCoopers "A great insight into the often murky and impenetrable world of banking... compulsory reading for analysts and investors alike." •Hugh Young, Managing Director, Aberdeen Asset Management Asia Ltd

## Book Information

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## Customer Reviews

“To understand the industry, here is help” (The Hindu Business Line, 16th September 2004)

It is not uncommon to meet professionals in financial services who have only a vague idea of what their colleagues actually do. The root cause is specialization and the subsequent development of jargon that makes communication between common specialists faster and more precise but is virtually impenetrable to everybody else. The Bank Analyst's Handbook provides a modern introduction to financial markets and intermediation. Individual subject areas are covered in a thorough but clear and succinct manner. The breadth of the author's experience as a sell-side bank analyst is exploited to good effect to pull together these threads and create a coherent framework for the analysis of financial markets, whether these are in advanced economies or developing markets. The Handbook is well-written and highly accessible. It builds on orthodox financial theory (with all its flaws and controversies) but also highlights many of the real problems involved with translating such theory into practice. It can be appreciated at many different levels and this explains its wide target readership. The Bank Analyst's Handbook: bridges the gap between the more superficial introductory books and specialist works covers all the important functions and subjects related to the financial services industry provides a comprehensive overview for financial services professionals, business school students, consultants, accountants, auditors and legal practitioners, analysts and fund-managers and corporate managers.

Frost's book gets 4 stars based on its strength and accessibility as an introduction, it's clarity (for the most part), and the breadth of topics that he covers related to banks and the banking industry. Unfortunately, Frost's understanding of economics is poor, leading to a relatively shallow (but certainly textbook these days) discussion of central banking and the regulatory framework in general. He, like so many other modern writers in finance and economics, would benefit greatly from actually reading a sound economic theorist, like Henry Hazlitt or Ludwig von Mises, rather than sporadically quoting JK Galbraith and Adam Smith. This lack of understanding on his part at times

undermines the conceptual framework of the book, detracting from its clarity. A few final praises and quibbles: His use of clear examples to illustrate important points is very welcome, but there are a few cases where he could give a fuller explanation (e.g., the 20yr mortgage example). I like the diagrams showing flows of funds and parties to common transactions, but he could have picked a better font, as the small cursive script is not always easy to read. Finally, what's with the front cover art, seriously? Overall, I'm quite satisfied and thankful for the book. Definitely buy it if you are in the industry.

This book by Mr. Stephen Frost about banks is a good introduction to the banking industry for people with some knowledge in Accounting and Finance. This book covers some basics the financial system and how banks make money by taking deposits and lending out money. It also covers risk management, capital management, banking crises and other topics. As an experienced bank analyst, Mr. Frost wrote about valuations and analyses of banks from a practical point of view, so you would not see many very theoretical or quantitative treatments on these topics. This makes the book a readable for audience with reasonable knowledge in Accounting and Finance, who wants to understand more about how banks work and how to value them, as these things were not taught in most business schools.

It is refreshing to read a book that is written like a conversation and not like a textbook, yet one that contains the appropriate financial rigors. If you want to catch up with modern banking and look at it from an analyst's view, this is your book. I enjoyed it very much and use it as a reference often

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