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In addition to his college teaching role, Dr. Koch serves as President of the Graduate School of Banking at Colorado and teaches at several graduate schools for professional bankers throughout the United States. He serves as faculty advisor to the Graduate School of Bank Investments and Financial Management at the University of South Carolina.

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Dr. Koch has also served as Treasurer of the Financial Management Association and President of the Eastern Finance Association and Southern Finance Association. He has written General Banking curriculum for many state-sponsored banking schools and is a frequently requested seminar leader for the banking industry.

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Timothy Koch is President of the Graduate School of Banking at Colorado. He received his BA in mathematics from Wartburg College (Waverly, Iowa) and Ph.D. in economics from Purdue University. He taught at Baylor University from 1977-1979, Texas Tech University from 1979-1987 and the University of South Carolina (USC) from 1987-2018.

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Closely examine the impact of today's changing, competitive environment on commercial banks and banking services, as well as the entire financial services industry, with Koch/MacDonald's BANK MANAGEMENT, 8E. This new edition reflects the latest changes and

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developments, from complete regulatory updates to details of the many programs evolving amidst today's financial crises. Whether your students are practicing or future professionals, they will gain a better understanding of the risks associated with loans and securities, the process of securitization, excessive leverage and inadequate liquidity. Core business models demonstrate value core operating earnings versus trading as well as price- and volume-driven profits. The book provides a framework for developing effective strategies that ensure a proper balance between management's profit targets and allowable risk taking. The book's unique approach to understanding commercial bank management from a decision-making perspective presents actual bank managers making strong financial decisions. Your students clearly see how decisions in one area affect performance and opportunities in other areas. Students gain a solid foundation in the key issues confronting managers today as they become familiar with basic financial models used to formulate decisions and better understand the strengths and weaknesses of data analysis. With the help of this latest edition, students develop the logical thought processes needed to achieve strong financial and management results. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Closely examine the impact of today's changing, competitive environment on commercial banks and banking services, as well as the entire financial services industry, with Koch/MacDonald's BANK MANAGEMENT, 7E. This new edition reflects the latest changes and developments, from complete regulatory updates to details of the many programs evolving amidst today's financial crises. Whether your students are practicing or future professionals,

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A bank's asset and liability management committee or risk management committee is responsible for the overall financial planning and management of the bank's profitability and risk profile. This book emphasizes how managers can develop strategies to maximize stockholders wealth by balancing the trade-off between banking risks and returns.

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Bank Management: A Decision-Making Perspective closely examines the impact of today's changing, competitive environment on banks and banking services, as well as the entire financial services industry. It reflects the latest developments, from comprehensive regulatory updates to details of the many new programs that have arisen from recent financial crises. Whether you are already in the financial services industry or will be a future banking professional, you will gain a better understanding of the risks associated with loans and securities, the process of securitization, excessive leverage and inadequate liquidity, technology and operations, and also gain insights into the banking markets in Asia and the United States. The book provides a framework for developing effective strategies for bank managers to maintain an effective balance between generating profits and taking risks. Its unique approach to presenting bank management from a decision-making perspective shows how bank managers make solid financial decisions. You will see how decisions in one area affect performance and opportunities in other areas. In addition, you will develop a solid foundation of understanding based on knowledge of the current issues that bank managers face. As you become familiar with basic financial models used to formulate decisions, you will better understand the strengths and weaknesses of data analysis.

The 2008 financial crisis—like the Great Depression—was a world-historical event. What

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caused it will be debated for years, if not generations. The conventional narrative is that the financial crisis was caused by Wall Street greed and insufficient regulation of the financial system. That narrative produced the Dodd-Frank Act, the most comprehensive financial-system regulation since the New Deal. There is evidence, however, that the Dodd-Frank Act has slowed the recovery from the recession. If insufficient regulation caused the financial crisis, then the Dodd-Frank Act will never be modified or repealed; proponents will argue that doing so will cause another crisis. A competing narrative about what caused the financial crisis has received little attention. This view, which is accepted by almost all Republicans in Congress and most conservatives, contends that the crisis was caused by government housing policies. This book extensively documents this view. For example, it shows that in June 2008, before the crisis, 58 percent of all US mortgages were subprime or other low-quality mortgages. Of these, 76 percent were on the books of government agencies such as Fannie Mae and Freddie Mac. When these mortgages defaulted in 2007 and 2008, they drove down housing prices and weakened banks and other mortgage holders, causing the crisis. After this book is published, no one will be able to claim that the financial crisis was caused by insufficient regulation, or defend Dodd-Frank, without coming to terms with the data this book contains.

The management and regulatory environment of commercial banks has seen rapid change in recent years. This modern introduction to commercial bank management is the most current in the market and reflects changes during the last year that competing books do not.

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“ Sustainable strategic management ” refers to strategic management policies and processes that seek competitive advantages consistent with a core value of environmental sustainability. This book has been specifically written as a text to augment traditional graduate and undergraduate management courses on strategic management. It fills the need for a strategy text that gives full attention to sustainability and environmental protection. The authors have structured the book to follow the usual order of topics in any standard management text. Sustainable Strategic Management also features an on-going, chapter-by-chapter case study (Eastman Chemical Company) that exemplifies many of the principles of environmentally sound management practices. From creating organizational visions, to formulating goals and strategies, to strategy implementation and evaluation, this book provides readers with new ways of thinking about their organization ’ s role in the greater society and ecosystem. From the Authors ’ Preface: Ours is the first book to integrate sustainability into strategic management. It covers the full gamut of strategic management concepts and processes that would be expected in any quality strategic management book, and it does so in a way that thoroughly weaves sustainability into each and every one of them. Students using this book understand such things as: why reducing materials and energy intensity is an effective functional level strategy, why socially differentiated products command premium prices, and why a business ecosystem pursuing a vision of social and ecological responsibility can dominate its market. Further, because the book is relatively short, reasonably priced, and very thorough in its coverage of strategic management concepts and ideas, it can be used either as a stand-alone text for graduate and undergraduate strategic management courses, as a supplement to another book, or as one of a group of short texts.

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Praise for Modeling for Insight "Most books on modeling are either too theoretical or too focused on the mechanics of programming. Powell and Batt's emphasis on using simple spreadsheet models to gain business insight (which is, after all, the name of the game) is what makes this book stand head and shoulders above the rest. This clear and practical book deserves a place on the shelf of every business analyst." —Jonathan Koomey, PhD, Lawrence Berkeley National Laboratory and Stanford University, author of Turning Numbers into Knowledge: Mastering the Art of Problem Solving Most business analysts are familiar with using spreadsheets to organize data and build routine models. However, analysts often struggle when faced with examining new and ill-structured problems. Modeling for Insight is a one-of-a-kind guide to building effective spreadsheet models and using them to generate insights. With its hands-on approach, this book provides readers with an effective modeling process and specific modeling tools to become a master modeler. The authors provide a structured approach to problem-solving using four main steps: frame the problem, diagram the problem, build a model, and generate insights. Extensive examples, graduated in difficulty, help readers to internalize this modeling process, while also demonstrating the application of important modeling tools, including: Influence diagrams Spreadsheet engineering Parameterization Sensitivity analysis Strategy analysis Iterative modeling The real-world examples found in the book are drawn from a wide range of fields such as financial planning, insurance, pharmaceuticals, advertising, and manufacturing. Each chapter concludes with a discussion on how to use the insights drawn from these models to create an effective business presentation. Microsoft Office Excel and PowerPoint are used throughout the book, along

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with the add-ins Premium Solver, Crystal Ball, and Sensitivity Toolkit. Detailed appendices guide readers through the use of these software packages, and the spreadsheet models discussed in the book are available to download via the book's related Web site. Modeling for Insight is an ideal book for courses in engineering, operations research, and management science at the upper-undergraduate and graduate levels. It is also a valuable resource for consultants and business analysts who often use spreadsheets to better understand complex problems.

An examination of the AIDS crisis exposes the federal government for its inaction, health authorities for their greed, and scientists for their desire for prestige in the face of the AIDS pandemic.

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