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the present new edition of The Bank Credit Analysis Handbook. The only direct outside contribution to this edition is coming from Richard Lumley in the chapter on risk management. We are thankful to all direct and indirect contributors. DRAMATIC CHANGES The crisis that started in 2007 is still on at the time of writing. Banks and financial

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Coauthored by a Harvard-trained attorney with years of experience at the world's leading specialist bank rating agency and a past president of Thomson BankWatch Asia, The Bank Credit Analysis Handbook, Second Edition is your hands-on guide to the theory and practice of bank credit analysis and rating. Clearly, concisely, the authors:

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