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Title: Bank analysis and financing

Other Titles: -

Language: Greek

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ISBN: 978-618-85820-4-0

Subject: LAW AND SOCIAL SCIENCES

Keywords: Banking system / Types and functions of banking institutions / Bank marketing / Credit policy / Bank strategies

Bibliographic Reference: Georgopoulos, A., & Aggelopoulos, E. (2021). Bank analysis and financing [Undergraduate textbook]. Kallipos, Open Academic Editions. <http://dx.doi.org/10.57713/kallipos-16>

Abstract

The book describes fundamental concepts of bank management and new trends in the banking industry. Banks face increasing challenges from the globalization of money and capital markets, the introduction of new technologies, the emergence of financial crises, the changing climatic conditions, and the outbreak of pandemics (e.g., Covid-19), which directly affect their operation and long-term survival. These revolutionary changes directly challenge traditional banking strategies, requiring the adoption of modern crisis and risk management techniques in a rapidly changing financial landscape. The book introduces the financial system and its structure (central bank, commercial banks, investment banks, etc.), and presents the strategic role of banks. Here the basic mechanisms of banking, the intermediary nature of banks, and the evaluation of their position in the financial system are analyzed. In addition, the concepts, principles, and methodologies of banking marketing are introduced, where

the traditional and modern tools for the promotion of banking services are developed. Also, the accounting statements of banking institutions, their asset and liability management techniques, and their financial ratios are presented. In addition, the policy of bank lending is analyzed, in conjecture to credit risks ("red loans"). Also, the most important strategies of banking institutions are discussed, such as the realization of acquisitions & mergers, the creation of financial groups, and the use of new technologies, where their effects on the traditional banking functions are evaluated, especially their effects on the retail banking networks. In addition, the concept of crises is explained, and it is shown how crises affect banking institutions and their strategies. Also, the phenomenon of international expansion of banks and the different forms of their internationalization are investigated. The whole analysis specializes in the Greek economy and the domestic banking system.