



Risk-adjusted Lending Conditions: An Option Pricing Approach (The Wiley Finance Series)

By Werner Rosenberger

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In order to operate their lending business profitably, banks must know all the costs involved in granting loans. In particular, all the expenses they incur in covering losses must be included. Provided loan risks can be calculated, it is possible in each case to charge a price that is appropriately adjusted for risk, thus making it possible to make high-risk loans.

In "Risk-adjusted Lending Conditions" the author presents a model, to measure and calculate loan risks, showing how it functions and how it may be applied. His approach has its origins in the ideas put forward by Black/Scholes in 1973, and thus owes much to option price theory. From this the author has succeeded in developing a solution such that, whatever a company's debt position and however its balance sheet may be structured, any situation can be individually assessed. Building on this, he demonstrates how combinations of loans with the lowest possible interest costs can be tailor-made for any company. The book contains numerous examples, making it easy for practising bankers to see how the model may be applied

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Risk-adjusted Lending Conditions: An Option Pricing Approach (The Wiley Finance Series) By Werner Rosenberger Bibliography

- Sales Rank: #13258446 in Books
- Published on: 2003-03-14
- Original language: English
- Number of items: 1
- Dimensions: 10.00" h x .70" w x 6.73" l, 1.08 pounds
- Binding: Hardcover
- 186 pages

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Editorial Review

Language Notes

Text: English (translation)

Original Language: German

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About the Author

Werner Rosenberger is Managing Director and Head of Methodology at Credit Risk Control of UBS Wealth Management & Business Banking, Zurich.

He was born 1953 in Zurich, Switzerland, where he acquired a diploma in Physics at the Federal Institut of Technology (ETH Zürich). He concluded his studies with a degree in Business Administration of the University of St. Gall, Switzerland. Several years later he completed a doctorate at the University of Zurich. After his studies he worked first as a marketing manager at Philips (Schweiz) AG, Zurich, for IT-products. After a backpacker trip around the world he started a banking career at UBS and Credit Suisse where he worked mainly as company clients relationship manager and as a branch manager before he joined credit risk control.

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