



Spring Buds and Winter Blossoms

By -

RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 54 pages. Original publisher: Washington, D. C. : Congress of the U. S. , Congressional Budget Office, 2002 OCLC Number: (OCoLC)71436486 Subject: Banks and banking -- Economic aspects -- United States. Excerpt: . . . U. S. BANKS EXPOSURE TO FOREIGN FINANCIAL LOSSES 3 A fifth type of risk, systemic risk, is the direct concern of regulators and policymakers rather than of individual banks. Assessing and monitoring systemic risk has become a demanding task as rising numbers of foreign transactions create significant interdependence among the worlds financial markets. Credit Risk Credit risk (also known as default risk) is the possibility that a borrower will not meet his or her contractual obligations. For a traditional loan, credit risk is the possibility that a banks loan customer will not make timely interest or principal payments. For derivatives, that concept extends to the risk that the other party in a derivative contract - the so-called counterparty - will be unable to meet the contracts obligations. In recent years, banks have begun to manage credit risk by using credit derivatives - contracts in which the payoffs de-3 pend partly on...



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