



Handbook of Corporate Lending: A Guide for Bankers and Financial Managers

By James S. Sagner

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This book focuses on the credit environment in today's financial world. Whether the reader is a practicing bank lender or involved in corporate finance, this book demonstrates how various factors influence credit, funding, pricing decisions and proper structuring of loan agreements. An understanding is developed of the most important issues confronting financial and banking managers today, with the discussion of the financial processes used to formulate decisions and analyze the strengths and weaknesses of credit metrics. Eight cases are discussed to illustrate aspects of the corporate credit decision.

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Editorial Review

About the Author

The authors are Herbert Jacobs and James Sagner, PhD, both of whom reside and work in the New York City area and are principals of Bank Credit Training Partners. Sagner teaches MBA and executive education at the Universities of Bridgeport and North Carolina. He is also the Senior Managing Principal of Sagner/Marks, a treasury management consulting firm with offices in White Plains NY. Prior to forming Sagner/Marks in 1992, Sagner led the Consulting Services Division of the First National Bank of Chicago (now J.P. Morgan Chase). He has managed over 250 large-scale studies for companies and non-profit organizations worldwide. He is recognized as an expert in financial management and his clients have included leading insurance companies, securities firms, finance companies, banks, hospitals, manufacturing companies and service organizations. Most recently, he was the author of *Essentials of Working Capital Management* (Wiley, 2010). He has written six other books in finance and economics. He speaks regularly at professional conferences and has published some fifty papers. Jacobs is a consultant to the banking industry and an Adjunct Professor at New York University, teaching graduate courses in financial statement analysis, term lending and negotiating loan agreements. He was the General Manager of DEPFA Bank from 2000 – 2008. Previously he was Senior Analyst and Manager in Security Valuation Office of N.A.I.C. and a Senior Vice President of HSBC. During his tenure with these institutions, he served on various credit committees and ran credit training programs in the U.S. and Europe. He is a Member of the Board of Directors of College Loan Corporation.

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