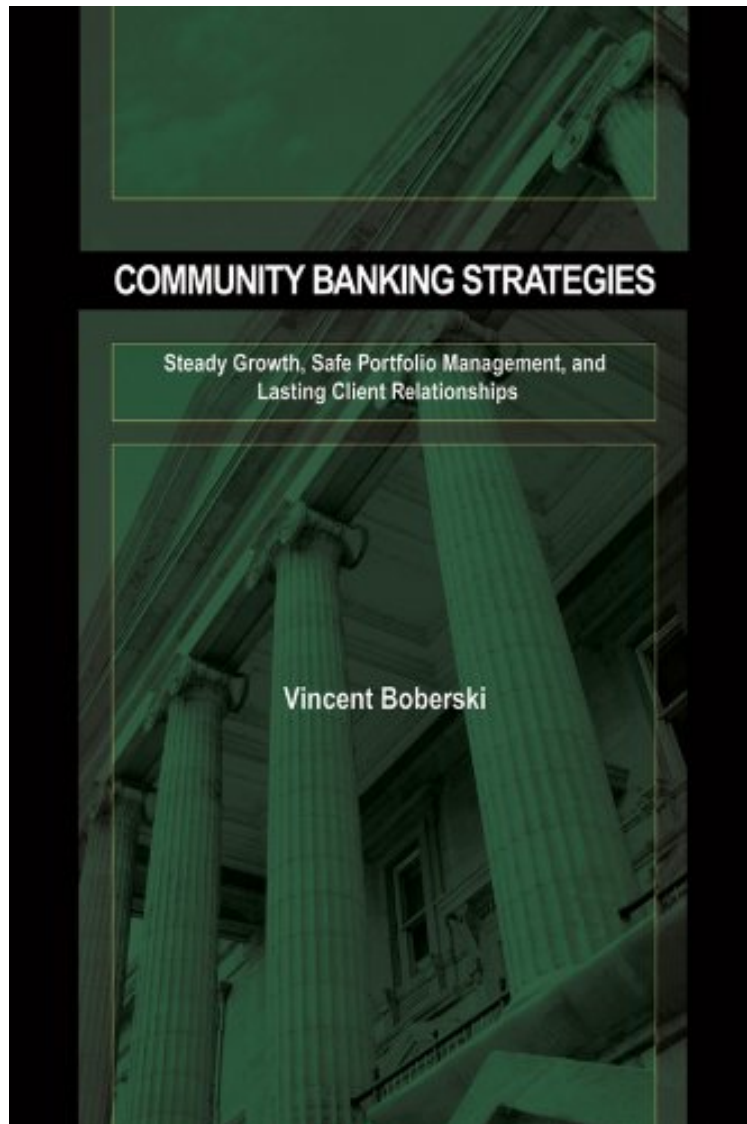


(Ebook pdf) Community Banking Strategies: Steady Growth, Safe Portfolio Management, and Lasting Client Relationships (Bloomberg Financial)

## Community Banking Strategies: Steady Growth, Safe Portfolio Management, and Lasting Client Relationships (Bloomberg Financial)

*Vince Boberski*

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**Vince Boberski : Community Banking Strategies: Steady Growth, Safe Portfolio Management, and Lasting Client Relationships (Bloomberg Financial)** before purchasing it in order to gage whether or not it would be worth my time, and all praised Community Banking Strategies: Steady Growth, Safe Portfolio Management, and Lasting Client Relationships (Bloomberg Financial):

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A guide for community banks to rebuild and strengthen their business With Community Banking Strategies, author Vincent Boberski, a financial professional who has spent years working with senior management and the boards of directors at local banks, skillfully reveals how community banks can compete against bigger institutions in the wake of the most significant financial crisis since the 1930s. Chapter by chapter, he offers practical advice on many of the most important issues in this area, including portfolio management, balance sheet management, and dealing with interest rate and credit cycles. Along the way, Boberski also offers in-depth insights on establishing and encouraging the lasting client relationships that produce the most essential piece of the banking business: focusing on increasing core deposits, which is at the heart of any good local bank. Details the strategies, products, and tactics that will enable community banks to create opportunities out of market dislocations and effectively manage risk Reveals how to capture consistently profitable growth at the expense of regional and national competitors Discusses what it takes to transform newfound market dynamics into customer relationships that touch both sides of the balance sheet If you want to gain a better understanding of the strategies that could consistently lead to success in this field, this book is the best place to start.

From the Inside FlapA guide for community banks to rebuild and strengthen their business With Wall Street reeling and big banks under pressure, community banks have an opportunity to strengthen their position in the marketplace. By reconnecting with local businesses and consumers, increasing core deposits, and carefully managing their investments and balance sheets, community banks can attract underserved clients from larger competitors. With Community Banking Strategies, author Vincent Boberski; a financial professional who has spent years working with senior management and the boards of directors at local banks; skillfully reveals how community banks can compete against bigger institutions in the wake of the most significant financial crisis since the 1930s. Beginning with a novel analysis of community banks and their relationship to both national and global financial competitors, he insightfully places the meltdown of the financial markets and the resulting Great Recession into a historical context. With a bold look into the future, Boberski outlines the risks and trends that will shape both the industry and the economy as a whole. He sets clear strategic goals that will allow community bank managers, directors, and investors to profit from a broad localization of American finance. Chapter by chapter, Boberski offers practical advice on many of the most important issues in this area, including portfolio management, balance sheet management, and dealing with interest rate and credit cycles. Along the way, Boberski also offers in-depth insights on establishing and encouraging the lasting client relationships that produce the most essential piece of the banking business: core deposits, the heart of any good local bank. Engaging and informative, Community Banking Strategies will help you: Become familiar with the strategies, products, and tactics that will enable community banks to create opportunities out of market dislocations and effectively manage risk Capture consistently profitable growth at the expense of regional and national competitors Transform newfound market dynamics into customer relationships that touch both sides of the balance sheet And much more Written in a straightforward and accessible style, this reliable resource is a must-read for community bank executives, directors, investors, and the brokers who work with them. If you want to gain a better understanding of the strategies that consistently lead to success in this field, this book is the best place to start.From the Back CoverPraise for Community Banking Strategies "In Community Banking Strategies, Vince Boberski not only gives unique and penetrating insights into the triggering events that caused the 'Great Recession' of 2008–2010, but also outlines effective and powerful forward-thinking strategies for community bankers to adopt as they cope with the new financial and market realities that lie ahead. This book is a must-read for any community banker wanting to take advantage of a generational shift in the financial markets and position the bank to thrive in future years." —Camden R. Fine, President and CEO, Independent Community Bankers of America "Community

Banking Strategies provides timely and sensible advice to the banking industry. Vince Boberski makes good use of historical perspective to provide credible evidence that the balance sheet, earnings, and risk management strategies he outlines do indeed work." —Kent Townsend, Executive Vice President and CFO, Capitol Federal Financial "The book provides a great overview for community bank managers, directors, and investors for perspective on how to evaluate bond portfolios, wholesale funding, and derivative strategies in the context of managing the dynamics between the core bank and the wholesale bank as it relates to the bank's overall objectives." —Jeff K. Davis, CFA, Managing Director, Guggenheim Securities, LLC "This book contains critical information for a community bank manager at any level. It speaks in plain terms of the factors creating the global liquidity crisis in 2008 and 2009, explains how broker/dealers operate from an insider's perspective, and has a bird's eye view of the pros and cons of certain popular investment strategies. I highly recommend it." —Jim Reber, President and CEO, ICBA Securities

**About the Author** VINCENT BOBERSKI is a senior vice president and partner at Vining Sparks IBG, a broker/dealer for institutional investors. He was a senior vice president at FTN Financial and a managing director and head of fixed income research and strategies at RBC Capital Markets. Boberski began his career at the Federal Reserve Bank of Richmond. He holds an MBA from the University of Chicago; an undergraduate degree from William Mary, where he was a Wilson Scholar; and the CFA and PRM designations. Boberski is a regular contributor to CNBC and Bloomberg TV and radio. He speaks frequently at institutional investment conferences and is quoted often in the financial press. He lives in Memphis with his wife Anne, two children, and more dogs than are strictly necessary.