



Credit Risk Management

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The importance of managing credit and credit risks carefully and appropriately cannot be overestimated. The very success or failure of a bank and the banking industry in general may well depend on how credit risk is handled.

Banking professionals must be fully versed in the risks associated with credit operations and how to manage those risks. This up-to-date volume is an invaluable reference and study tool that delves deep into issues associated with credit risk management.

Credit Risk Management from the **Hong Kong Institute of Bankers (HKIB)** discusses the various ways through which banks manage risks. Essential for candidates studying for the **HKIB Associateship Examination**, it can also help those who want to acquire a deeper understanding of how and why banks make decisions and set up processes that lower their risk.

Topics covered in this book include:

- Active credit portfolio management
- Risk management, pricing, and capital adequacy
- Capital requirements for banks
- Approaches to credit risk management
- Structural models and probability of default
- Techniques to determine loss given default
- Derivatives and structured products

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