



# Credit Risk Management: How to Avoid Lending Disasters and Maximize Earnings

*Joetta Colquitt*

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*Credit Risk Management* is a comprehensive textbook that looks at the total integrated process for managing credit risk, ranging from the risk assessment of a single obligor to the risk measurement of an entire portfolio.

This expert learning tool introduces the principle concepts of credit risk analysis...explains the techniques used for improving the effectiveness of balance sheet management in financial institutions...and shows how to manage credit risks under competitive and realistic conditions. *Credit Risk Management* presents step-by-step coverage of:

- The Credit Process\_discussing the operational practices and structural processes to implement and create a sound credit environment
- The Lending Objectives\_explaining the credit selection process that is used to evaluate new business, and describing how transaction risk exposure becomes incorporated into portfolio selection risk
- Company Funding Strategies\_presenting an overview of the funding strategies on some of the more commonly used financial products in the extension of business credit
- Company Specific Risk Evaluation\_outlining some fundamental credit analysis applications that can be used to assess transactions through the framework of a risk evaluation guide
- Qualitative Specific Risk Evaluation\_offering additional approaches to risk evaluate a borrower's industry and management
- Credit Risk Measurement\_defining the role of credit risk measurement, presenting a basic framework to measure credit risk, and discussing some of the standard measurement applications to quantify the economic loss on a transaction's credit exposure
- Credit Portfolio Management\_exploring the basic concepts behind credit portfolio management, and highlighting the distinctive factors that drive the management of a portfolio of credit assets compared to a single asset
- Credit Rating Systems\_analyzing the pivotal role that credit rating systems have come to play in managing credit risk for lenders
- The Economics of Credit\_showing how the modern credit risk approach has changed the economics of credit in order to achieve more profitable earnings and maintain global stability in the financial markets

Filled with a wide range of study aids, *Credit Risk Management* is today's best guide to the concepts and practices of modern credit risk management, offering practitioners a detailed roadmap for avoiding lending mishaps and maximizing profits.

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