



Emerging Market Bank Lending and Credit Risk Control: Evolving Strategies to Mitigate Credit Risk, Optimize Lending Portfolios, and Check Delinquent Loans

Leonard Onyiriuba

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Using a framework of volatile markets *Emerging Market Bank Lending and Credit Risk Control* covers the theoretical and practical foundations of contemporary credit risk with implications for bank management. Drawing a direct connection between risk and its effects on credit analysis and decisions, the book discusses how credit risk should be correctly anticipated and its impact mitigated within framework of sound credit culture and process in line with the Basel Accords.

This is the only practical book that specifically guides bankers through the analysis and management of the peculiar credit risks of counterparties in emerging economies. Each chapter features a one-page overview that introduces its subject and its outcomes. Chapters include summaries, review questions, references, and endnotes.

- Emphasizes bank credit risk issues peculiar to emerging economies
- Explains how to attain asset and portfolio quality through efficient lending and credit risk management in high risk-prone emerging economies
- Presents a simple structure, devoid of complex models, for creating, assessing and managing credit and portfolio risks in emerging economies
- Provides credit risk impact mitigation strategies in line with the Basel Accords

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