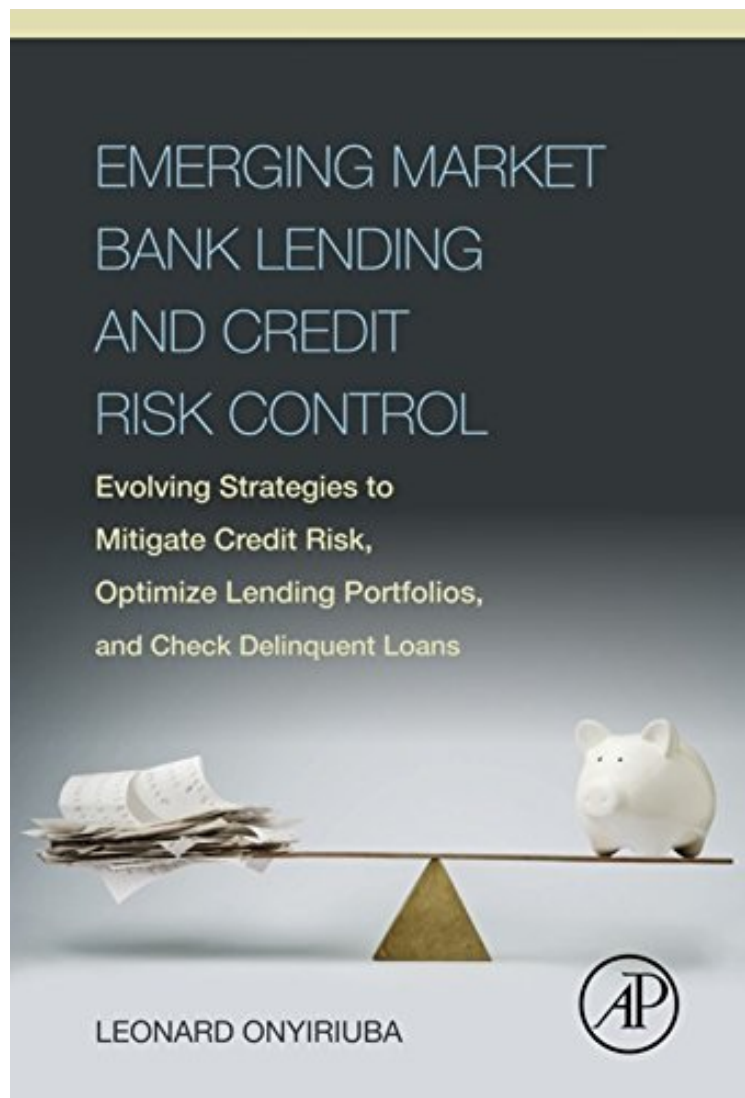


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## **Emerging Market Bank Lending and Credit Risk Control: Evolving Strategies to Mitigate Credit Risk, Optimize Lending Portfolios, and Check Delinquent Loans**

*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

"Leo Onyiriuba has provided a valuable addition to the scant literature on credit risk management in African banks. The book's strong focus on credit and portfolio risk management in emerging markets, management of non-performing credit facilities, establishment of sound bank lending principles, and interrelated key chapters make this a benchmark publication offering guidance and technical analysis of exactly what constitutes sound banking practice." -- Morton Glantz, Fordham Graduate School of Business  
From the Back Cover 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, it 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.  
About the Author Leonard Onyiriuba is a leading banker and author on banking. He started a career in banking in 1991 after a stint as a lecturer in the university. As a banker, he was at various times group head (commercial banking), regional director (Lagos), and divisional director (corporate banking). He currently runs a financial consultancy in Lagos, Nigeria - with a commitment to helping clients succeed. His books include "Analyzing and Managing Risks in Bank Lending" (2004), "Drive and Tasks in Bank Marketing" (2008), "Dictionary and Language of Banking" (2010), "Credit Risk: Taming a Hotbed of Reckless Banking" (2013), and "Banking Processing Risks and Control" (2014).