



Bank Lending

By Hong Kong Institute of Bankers (HKIB)

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Sophisticated banking is vital for modern society to function and prosper. Banks lend to individuals and corporations but do so after carefully exploring the risks they undertake to each customer.

This book examines the important role of lending in banking operations and how banks can implement safe and effective loan initiatives. Banks rely on lending to generate profits, but it can be a risky venture. It is important for banking professionals to understand how to mitigate those risks.

Bank Lending from the **Hong Kong Institute of Bankers** discusses a variety of topics that impact a bank's loan strategy. This is an essential read for candidates studying for the **HKIB Associateship Examination** and those who want to acquire expert knowledge of Hong Kong's bank lending system.

Topics covered in this book include:

- Assessing and reducing lending risk
- Understanding the customer through financial statements
- Using ratios to determine risk
- Setting up an internal structure to reduce risk
- Pricing and managing loans

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Bank Lending By Hong Kong Institute of Bankers (HKIB) Bibliography

- Sales Rank: #3364675 in Books
- Brand: Brand: Wiley
- Published on: 2012-04-24
- Original language: English
- Number of items: 1
- Dimensions: 9.70" h x .55" w x 7.15" l, 1.10 pounds
- Binding: Paperback
- 304 pages

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