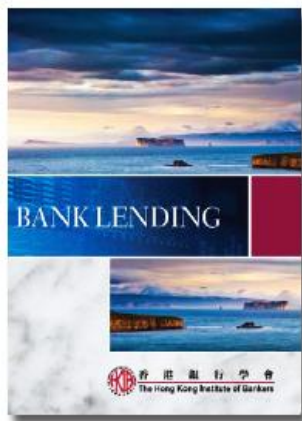


## Bank Lending



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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. This book examines the important role of lending in banking operations and how banks can implement safe and effective loan initiatives.

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 reading 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