

1. Record Nr.	UNINA9910254861603321
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Titolo	Holistic Active Management of Non-Performing Loans // by Claudio Scardovi
Pubbl/distr/stampa	Cham : , : Springer International Publishing : , : Imprint : Springer, , 2016
ISBN	3-319-25363-8
Edizione	[1st ed. 2016.]
Descrizione fisica	1 online resource (159 p.)
Disciplina	332
Soggetti	Finance Macroeconomics Public finance Leadership Real estate management Finance, general Macroeconomics/Monetary Economics//Financial Economics Public Economics Business Strategy/Leadership Real Estate Management
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references.
Nota di contenuto	1 Work-out: holistic active management of NPL -- 2 The bad bank and the good banking -- 3 The work-out value chain: permutations and clusters -- 4 The work-out unit: captive – deceptive -- 5 Developing a credit work out “alpha platform” -- 6 Developing an holistic and active credit work out unit -- 7 Managing competitively NPL portfolios and third party servicers -- 8 The WHAM of a troubled corporate loans portfolio -- 9 The WHAM of a real estate loans portfolio -- 10 The WHAM of a troubled leasing equipment portfolio -- 11 Working it out: from value recovery to value creation.
Sommario/riassunto	This book discusses the most critical issues relating to the recovery of bad loans – a major problem that European banks urgently need to address and resolve. The book describes, in an innovative but also

pragmatic way, the new approaches, techniques, and models for optimal management of non-performing loans (NPLs) and the maximization of their recovery value. Drawing on a rigorous academic background and the latest real-life experiences of major European banks, it details a novel means of dealing with NPLs based on velocity, the holistic use of tools and “accelerators”, and the active management of collaterals. Also, there is a specific focus on the smart use of “big data” and on the development of “bad banks”, at both the single bank and the system-wide level. Ultimately, credit workout is defined as a core capability for any competitive bank – and as a quite interesting business opportunity for independent, specialized “alpha” players.

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