

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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