

# *Credit Risk Management and Basel II*

An Implementation Guide

By Mohan Bhatia



# Contents

About the Author	vii
1 Introduction to Credit Risk Management	1
2 Probability of Default	27
3 Credit Scoring - Statistical and Empirical Default Models	65
4 Market Information Based Models	113
5 Credit Rating	167
6 Credit Risk Mitigation	237
7 Loss Given Default	281
8 Credit Risk Fortification	313
9 Credit Risk Portfolio Models	341
10 Validating the Risk Measurement Process	403
11 Software and Data	439
Index	463