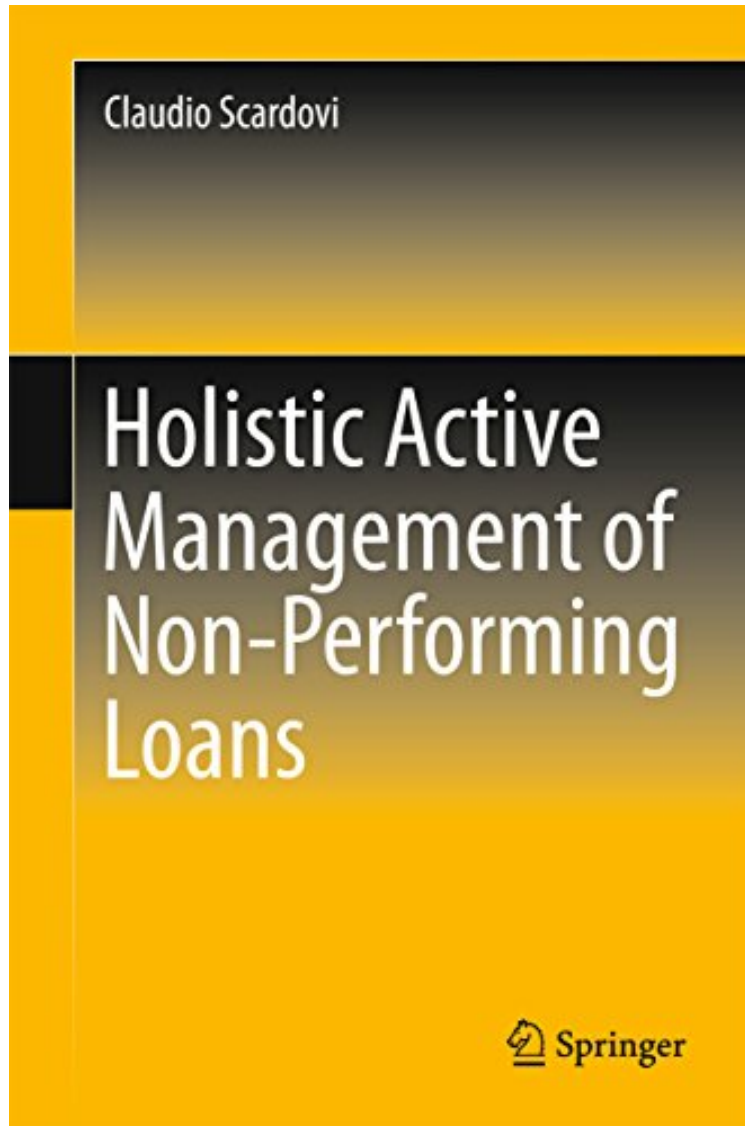


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Claudio Scardovi

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This book discusses the most critical issues relating to the recovery of bad loans ndash; 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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About the Author Claudio Scardovi is a managing director and head of Financial Services for EMEA at AlixPartners. For the last 15 years he has been managing director for a number of companies including KPMG, Accenture, Intervaluenet, Oliver Wyman, Lehman Brothers, Nomura, and Advent. He is a professor at Bocconi University, at SDA Bocconi, and at Imperial College. A serial entrepreneur, he has written more than 200 articles and 12 books, published by Edibank, EGEA, Il Sole 24 Ore, Quondam, and Mondadori.