

**Managing Credit Risk Under The Basel III Framework By Yat-fai Lam**  
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Dr. LAM Yat-fai ( ) is the Principal, Structured Products Analytics of one university textbook "Managing Credit Risk Under The Basel III Framework" and

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### **Dr. lam yat-fai ( ) | linkedin**

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### **Macro stress tests and history based stressed pd:**

Yat fai Lam (Banking Policy Department, Hong Kong Monetary Authority, Hong Kong) The purpose of this paper is to discuss issues relating to stress testing methods for credit risks in banks. The stressed probability of default (PD) provided by Basel II would be much A framework for discussing bank regulatory reform.

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