

Special Issue

Lending and Credit Risk Management

Message from the Guest Editors

Across the globe, the COVID-19 pandemic has highlighted financial fragility, with many businesses and individuals unable to meet their current and ongoing financial obligations. The pandemic has served as a wake-up call to businesses and lenders alike regarding the need to better manage negative shocks to the revenue stream and building a more **resilient balance sheet** as part of the path to financial **resilience**. At the same time, credit risk modelling has continued to gain momentum with the advance of big data and artificial intelligence (AI). For this Special Issue, we welcome all types of credit-related papers covering pandemic and normal times.

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Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management (JRFM)*, an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

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