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*Seoul National Bank: The
Chief Credit Officers'
Tough Decisions*



Introduction

This paper captures the kind of decisions a Chief Credit Officer of a bank has to make in a dynamic economy through the analysis of SNB's case. CCOs find themselves living between two worlds – as risk-takers while still tracking regulatory compliance against the backdrop of achieving sustainable growth for the institution.



Internal Conflicts

Evaluating growth factors, which are inherent in the business ambitions, against conservative credit policies is a management challenge.



Portfolio Diversification

The second process of building better organizational defenses for dealing with uncertainties involves diversification, that is spreading risks across many different industries or regions.



Conclusion

The SNB case also highlights the role of the Chief Credit Officers that must guide the financial institution during the stormy period. Therefore, adopting good and sound risk management structures and policies, as well as making sound operations theories and strategies, the CCOs shall enhance the functionality and stability of the bank.



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