

CREDIT RISK MANAGEMENT: KEY CONCEPTS MASTERCLASS



BIZENIUS[®]
Connecting Business Worldwide!

Credit Risk under COVID-19 Uncertainty

LIVE ONLINE / CLASSROOM PROGRAM



Course Overview

Financial success greatly depends on effective handling of credit risk management. When credit crisis is poorly handled, it results in loss of customer confidence and leads to accounting scandals. As a consequence building a competent and effective credit risk management framework is critical to ensure financial viability.

Classified into Sovereign Risk and Settlement Risk, credit risk arises due to complex foreign exchange policies or if the other party fails to honor their financial obligations.

This course provides you with competent strategies and techniques for effective credit risk management. Starting with an analysis of the credit risk counterparty and transaction-based models, it covers other models for evaluating a portfolio of counterparties. You will also learn credit rating systems as well study portfolios of counterparties and portfolio optimization and performance. Credit Risk Management training provides you an in-depth understanding into credit risk mitigation for qualitative assessment and quantitative analysis techniques to evaluate business performance.

This course will teach you how to take due care. You will examine historic cash flow to develop a framework for assessing business risk. You'll learn to spot the warning signs of corporate distress, offer possible solutions and appreciate alternative financing structures and acquisition finance.



CREDIT RATING



Join your professional community.

BECOME AN EXPERT

Benefits of Attending



- Identify the key elements of credit risk
- Explain modeling techniques for assessing credit risk
- A structured approach to credit analysis: Purpose, Payback, Risks and Structure
- Approach and criteria applied by the rating agencies
- Stressed loans and potential workouts
- Credit failures - Red Flag and Remedies
- Systemic risks and risk identification
- Assessing the Impact on Corporate Credit Risk due to Covid 19

Credit risk Framework

Corporate Governance

Organization

Policies

Internal Reporting/MIS

Risk Strategy

Rating

Non-retail
Rating Models

Retail Score cards

SL Rating Models

Estimation & Validation

Parameter Estimation

Validation

Other Credit Risk Functions

Risk-adjusted Pricing

Portfolio Management

Economic Capital

Economic Capital

RAROC Framework

Who Should Attend :

The in-house training version may be tailored to your specific industry need. This course is suitable for novice and experienced participants. It is designed robustly to give you both basic concepts and principles for novice participants as well as ample opportunity for experienced participants to amplify the principles and concepts through reflection on your own work experience.

- Corporate Relationship Manager
- Corporate Credit Analysts
- Credit Risk Specialists
- Corporate Loan Originators
- Credit Heads and Managers
- Financial Industry Regulators
- Financial Risk Managers
- Loan Loss Reserve Estimation
- Risk Model Validation
- Credit Risk Models
- Credit Risk Audit
- Economic Capital
- Basel Regulatory Capital
- LG, PD, EAD Modeling
- Portfolio Loan Management
- Controllershship & Internal Audit
- Balance Sheet Management
- Financial Reporting



After Attending This Course You Will Be Able To:

- Explain the recommendations of Basel Accords impact financial institutions' treatment of market, credit and operational risks and their calculation of the risks associated with various asset classes
- Improve loan quality by better understanding the relationship between the financial institution's risk appetite and its overall strategy
- Maximize profitability by pricing loans more precisely without taking undue risks
- Identify how credit risk relates to individual loans and its potential impact upon a credit portfolio and the various risk mitigation methods
- Managing Credit Risk And Regulatory Capital Charges for Credit Risk
- Credit Assessment and Financial Ratio Analysis
- Determining a preferred course of workout for loan resolution using qualitative and quantitative parameters

AGENDA

Fundamentals of Credit Risk :

- The key macro and micro financial concepts behind, and drivers of, credit risk
- Measurement of credit risk and adverse outcomes
- Assessing credit risk and default probability of loan portfolios
- Key determinants for managing credit risk
- Fundamental analysis of financial statements

Stress testing credit risk portfolios:

- Stress testing credit risk portfolios
- Regulatory expectations
- Utilising past data
- Credit risk losses in a downturn economic cycle
- Use in income stress testing

Accounts Receivable Process Analysis:

- Alternatives in Computing Bad Debt
- Reducing Bad Debt Write-Offs
- Calculating Days Sales Outstanding (DSO)
- Collection Effectiveness Index (CEI)
- Analyzing the Operating and Cash Cycles

Credit risk & supervisory:

- The credit crisis
- Basel documents on risk management
- Understanding Basel II with all pillars and main parameters
- Outlook on Basel III, Basel IV and other current developments in the Basel Capital Framework
- Fair value accounting (amendments of IFRS 9)

Credit Policies Management:

- Credit Department Responsibility
- Factors Affecting Credit Policies
- The Five Cs of Credit
- Non-Financial Factors Affecting Credit Decision
- Outline of a Credit Policy
- Financial Statements: What to Look for
- Analyzing Selected Financial Ratios
- Setting the Credit Limit
- Meeting the Needs of the Customer

The Relationship between Sales and Credit:

- Breaking the Ice
- Maintaining Credit Sales Relationship
- Role of Sales in Issuing Credit and in Collection

Credit risk at portfolio level:

- Discussion of rating, scoring and the mathematics of credit risk management (PD, EAD, LGD, migration matrix) with its limitations
- Understanding Credit risk models and its main parameters (esp. Value at risk)
- Risk adjusted pricing in theory and practice
- Credit risk strategies – for what it is good and how to develop one
- Risk Taking Capacity – an instrument for overall bank risk management
- Reporting system – how a risk oriented reporting system should be designed
- Why indirect FX risk and forward rates are important for credit risk management



ABOUT BIZENIUS

Our Live online Training feature international thought leaders presenting insight, ideas, and advice. The sessions provide timely and strategic information about the business of learning, current trends impacting workforce development, Digital Innovation, Financial and Risk management, healthy safety, best practices for the industry, and practical information on the latest tools and technology. All our programs are interactive, flexible, and timely, our online training opportunities deliver the content you need to advance your career in a format that works for today's changing industry.

WHY CHOOSE US

- **Return on Investment (ROI)** - Delegates can transform the learning into their day to day work
- **Customized and Tailed Program** - Our programs are tailored to the needs of the client and their participants.
- **Cost Effective Program** - Quality training with competitive pricing – helping you achieve results within your budget.
- **Flexible Scheduling** - Select your own dates and timing or go with a pre-scheduled session.
- **Learn from Leaders** - All our program is conceptualized developed and delivered by the market leaders.

BECOME A MEMBER

- Members save on every course they nominate
- Post training support by our experts
- Higher return on investment
- Perfectly balance long term learning program
- Carry forward the credit amount to next year
- Use membership for in house , classroom & live online training

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- Ahli Bank
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- Al Baraka
- ABSA Bank
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- Safwa Islamic Bank
- Bank Windhoek
- National Bank of Kenya
- Bloom Bank
- The United Bank
- Capital Bank
- Bank Audi
- QNB
- Fidelity
- DBN
- Alizz Islamic Bank
- National Bank of Malawi
- MoniPlus
- NFC Bank
- BPR
- CABS
- Steward Bank
- PRASAC
- Central bank Oman
- Alliance Bank Malaysia
- Pride Microfinance Ltd
- MyBucks
- BNP Paribas
- Nedbank
- Ahli United Bank
- Keystone Bank
- Saib Bank
- Bank Muscat
- Afreximbank
- Raw Bank
- FBN Bank
- Bred Bank
- Union Bank
- Credit Bank
- Ly Hour
- SABB
- BANK ABC
- NBS Bank
- Commercial Bank of Kuwait
- Centenary Bank
- National Trust Bank
- National Bank of Egypt
- Rand Merchant Bank
- Capricorn Group Limited
- Egyptian Arab Land Bank
- Coronation Merchant Bank
- Arab Africa International Bank
- Safwa Islamic Bank
- United Development Bank
- Foreign Trade Bank - FTB
- Suez Canal Bank
- Lombard Odier
- Heritage Bank
- Trade & Development Bank

Safety - Covid 19 (For Classroom Program)

Our number one priority is the safety of our delegates and colleagues, especially in the light of recent health concerns across the world. In addition to this, BIZENIUS adds a further layer of health and safety best practice standards and guidelines, that will be followed at our events wherever applicable and possible. These measures will focus around four key areas: cleaning and hygiene, communications, protect and detect and physical distancing. They're designed to provide you with confidence that at any of our event around the world, we're striving to provide the highest standards of safety, hygiene, cleanliness and quality.

CLASSROOM PROGRAM DELIVERY POST COVID 19:

- BIZENIUS would be providing a face mask for all the delegates and staff
- Sanitized Venue – We would getting the meeting room sanitized on all the training days
- Thermal check of the delegates and staff before the start of the program on all the days
- Contact less provision of delivery material
- Social distancing - Limited number of delegates for classroom program



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