

Advanced Credit Risk Analysis

Credit & Lending Management · Banking & Finance · 5 Days · Classroom

OVERVIEW

Advanced Credit Risk Analysis is a comprehensive professional training course designed to strengthen participants' expertise in identifying, measuring, assessing, and managing credit risk within today's complex financial environment. As financial institutions face increasing regulatory expectations, economic uncertainty, and evolving customer risk profiles, advanced credit risk analysis has become a strategic capability for protecting asset quality, supporting sustainable lending, and enhancing organizational resilience.

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This course provides a structured approach to advanced credit risk assessment by combining financial analysis, quantitative and qualitative risk evaluation, credit rating methodologies, portfolio risk management, and early warning indicators. Participants will gain practical knowledge of how credit risk influences lending decisions, capital allocation, portfolio performance, and overall financial stability while aligning risk management practices with corporate governance and regulatory requirements.

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The program also explores advanced techniques for evaluating borrower creditworthiness, assessing repayment capacity, analyzing industry and macroeconomic risks, measuring expected credit losses, and monitoring credit portfolios throughout the credit lifecycle. Special emphasis is placed on developing analytical thinking, professional judgment, and risk-based decision-making to support effective credit management across retail, commercial, corporate, and institutional banking.

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Through practical case studies, interactive workshops, and real-world credit scenarios, participants will strengthen their ability to perform comprehensive credit risk assessments, identify emerging risks, recommend appropriate risk mitigation strategies, and improve the overall quality of lending decisions. The course enables financial institutions, government financing entities, development banks, and large organizations to build stronger credit risk management capabilities that contribute to long-term financial sustainability.

OBJECTIVES

- Analyze complex credit risk exposures using advanced credit risk assessment methodologies by the end of the course.
- Evaluate borrower creditworthiness through comprehensive financial, operational, and industry analysis.
- Apply advanced financial analysis techniques to assess repayment capacity and overall credit quality.
- Develop effective internal credit risk rating and borrower classification approaches.
- Assess probability of default, loss given default, and expected credit loss using practical analytical frameworks.
- Design appropriate credit risk mitigation strategies based on borrower and portfolio risk profiles.

- Improve lending decisions through data-driven credit risk analysis and professional judgment.
- Strengthen the ability to identify early warning indicators and emerging credit risks.
- Implement effective credit portfolio monitoring and reporting practices to support risk oversight.
- Align advanced credit risk management practices with organizational policies, governance standards, and regulatory expectations.

WHO SHOULD ATTEND

This course is designed for credit risk analysts, senior credit analysts, credit managers, lending officers, relationship managers, corporate banking professionals, commercial banking specialists, SME finance professionals, portfolio managers, credit review teams, loan underwriters, and professionals responsible for evaluating and managing credit exposures within financial institutions.

It is equally valuable for heads of credit, chief risk officers, enterprise risk managers, credit committee members, internal auditors, compliance professionals, regulatory specialists, branch managers, banking supervisors, professionals working in development finance institutions, government financing agencies, investment organizations, and executives responsible for strengthening enterprise credit risk management and lending governance.

LEARNING OUTCOMES

- By the end of this course, participants will be able to:
- Analyze complex borrower credit profiles using advanced credit risk assessment techniques.
- Evaluate financial statements and cash flow performance to determine creditworthiness.
- Apply quantitative and qualitative credit risk models in lending decisions.
- Assess probability of default, expected credit loss, and portfolio risk exposures.
- Develop internal credit ratings based on structured analytical methodologies.
- Identify early warning indicators of deteriorating credit quality and recommend appropriate actions.
- Evaluate collateral quality and credit risk mitigation techniques.
- Prepare professional credit risk assessment reports that support executive decision-making.
- Monitor credit portfolio performance and identify concentration and emerging risks.
- Apply international best practices in advanced credit risk analysis to strengthen organizational risk management.

COURSE OUTLINE

1. Course Outline:
2. Day 1: Advanced Foundations of Credit Risk Management
3. Advanced Foundations of Credit Risk Management
4. The evolving landscape of credit risk management
5. Credit risk governance, policies, and organizational responsibilities
6. Types and sources of credit risk across financial institutions
7. Risk appetite, credit culture, and strategic credit management
8. Practical application: Evaluating an organization's credit risk framework
9. Day 2: Advanced Borrower Credit Analysis
10. Advanced Borrower Credit Analysis
11. Advanced financial statement analysis for credit assessment
12. Cash flow analysis and debt servicing capacity evaluation
13. Industry, market, and macroeconomic risk assessment
14. Business model evaluation and qualitative credit risk factors

15. Practical application: Comprehensive borrower credit assessment case study
16. Day 3: Advanced Credit Risk Measurement and Rating
17. Advanced Credit Risk Measurement and Rating
18. Internal credit rating systems and borrower risk classification
19. Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD)
20. Expected Credit Loss (ECL) concepts and practical applications
21. Collateral evaluation and credit risk mitigation strategies
22. Practical application: Building a complete credit risk assessment and rating model
23. Day 4: Credit Portfolio Risk Management and Monitoring
24. Credit Portfolio Risk Management and Monitoring
25. Credit portfolio analysis and concentration risk management
26. Early warning indicators and credit deterioration monitoring
27. Stress testing and scenario analysis for credit portfolios
28. Credit risk reporting and management information systems
29. Practical application: Portfolio risk review and corrective action planning
30. Day 5: Strategic Credit Risk Management and Best Practices
31. Strategic Credit Risk Management and Best Practices
32. Regulatory expectations and international credit risk standards
33. Integrating credit risk management with enterprise risk management
34. Digital transformation, data analytics, and technology in credit risk analysis
35. Continuous improvement in credit risk governance and decision-making
36. Final workshop: Develop a comprehensive credit risk assessment, portfolio evaluation, and strategic action plan for implementation within the organization.

Register or Request More Information

Course page: <http://localhost:3000/courses/advanced-credit-risk-analysis>

Website: <http://localhost:3000>

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