QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1018

Advanced Credit Risk Analysis

CREDIT & LENDING MANAGEMENT
FINANCE, INVESTMENT & BANKING

DURATION
5 Days

DELIVERY
Classroom

LOCATION
Online, Online

DATES
18 – 22 Oct 2026

Scheduled Event Details

CITY	Online, Online
DATE	18 – 22 Oct 2026
DELIVERY TYPE	Classroom
COURSE FEE	€1,700

Course 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.

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.

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.

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

DAY 01

Advanced Foundations of Credit Risk Management

- The evolving landscape of credit risk management
- Credit risk governance, policies, and organizational responsibilities
- Types and sources of credit risk across financial institutions
- Risk appetite, credit culture, and strategic credit management

PRACTICAL APPLICATION

Evaluating an organization's credit risk framework

DAY 02

Advanced Borrower Credit Analysis

- Advanced financial statement analysis for credit assessment
- Cash flow analysis and debt servicing capacity evaluation
- Industry, market, and macroeconomic risk assessment
- Business model evaluation and qualitative credit risk factors

PRACTICAL APPLICATION

Comprehensive borrower credit assessment case study

DAY 03

Advanced Credit Risk Measurement and Rating

- Internal credit rating systems and borrower risk classification
- Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD)
- Expected Credit Loss (ECL) concepts and practical applications
- Collateral evaluation and credit risk mitigation strategies

PRACTICAL APPLICATION

Building a complete credit risk assessment and rating model

DAY 04

Credit Portfolio Risk Management and Monitoring

- Credit portfolio analysis and concentration risk management
- Early warning indicators and credit deterioration monitoring
- Stress testing and scenario analysis for credit portfolios
- Credit risk reporting and management information systems

PRACTICAL APPLICATION

Portfolio risk review and corrective action planning

DAY 05

Strategic Credit Risk Management and Best Practices

- Regulatory expectations and international credit risk standards
- Integrating credit risk management with enterprise risk management
- Digital transformation, data analytics, and technology in credit risk analysis
- Continuous improvement in credit risk governance and decision-making

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: https://quest-training.com/courses/advanced-credit-risk-analysis
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