QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1020

Credit Portfolio Management

CREDIT & LENDING MANAGEMENT
FINANCE, INVESTMENT & BANKING

DURATION
5 Days

DELIVERY
Classroom

LOCATION
Milan, Italy

DATES
18 – 22 Jan 2027

Scheduled Event Details

CITY	Milan, Italy
DATE	18 – 22 Jan 2027
DELIVERY TYPE	Classroom
COURSE FEE	€6,000

Course Overview

Credit Portfolio Management is a comprehensive professional training course designed to strengthen the capabilities of banking and finance professionals in managing credit portfolios effectively while maintaining an optimal balance between profitability, risk exposure, and regulatory compliance. As financial institutions operate in increasingly dynamic economic environments, effective credit portfolio management has become essential for protecting asset quality, optimizing capital allocation, and ensuring long-term financial sustainability.

This course provides participants with a structured framework for managing the entire credit portfolio lifecycle, including portfolio construction, risk diversification, concentration risk management, portfolio monitoring, credit quality assessment, and performance evaluation. Participants will gain practical insights into how strategic credit portfolio management supports organizational resilience, improves lending performance, and enhances enterprise-wide risk management.

The program explores advanced methodologies for portfolio segmentation, credit risk measurement, stress testing, expected credit loss assessment, early warning indicators, and portfolio optimization. It also examines the integration of governance, regulatory requirements, internal controls, and risk appetite frameworks into effective credit portfolio management practices. Emphasis is placed on developing analytical capabilities that support proactive portfolio monitoring and informed strategic decision-making.

Through practical case studies, interactive workshops, and real-world portfolio analysis exercises, participants will develop the skills required to evaluate portfolio performance, identify emerging risks, improve asset quality, and implement portfolio management strategies that align with organizational objectives. The course is particularly valuable for banks, financial institutions, government financing agencies, development banks, and large organizations seeking to strengthen their credit portfolio management capabilities and enhance financial performance.

Objectives

- Analyze credit portfolio composition and asset quality using advanced portfolio management techniques by the end of the course.
- Evaluate portfolio performance through key credit risk and financial performance indicators.
- Apply portfolio diversification strategies to reduce concentration risk and improve portfolio resilience.
- Develop effective credit portfolio management strategies aligned with organizational objectives and risk appetite.
- Assess portfolio credit quality using quantitative and qualitative risk assessment methodologies.
- Improve portfolio monitoring processes through early warning indicators and ongoing risk analysis.
- Strengthen decision-making by evaluating portfolio trends, sector exposures, and borrower concentrations.
- Implement portfolio reporting frameworks that support executive management and credit committees.
- Assess the impact of economic conditions and regulatory changes on portfolio performance.
- Align credit portfolio management practices with governance frameworks, internal controls, and regulatory requirements.

Who Should Attend

This course is designed for credit portfolio managers, senior credit analysts, credit managers, relationship managers, commercial and corporate banking professionals, portfolio risk analysts, credit officers, lending managers, enterprise risk professionals, asset quality specialists, and professionals responsible for monitoring and managing credit portfolios within financial institutions.

It is also suitable for heads of credit, chief risk officers, portfolio management executives, credit committee members, internal auditors, compliance professionals, banking supervisors, development finance specialists, government financing institutions, investment professionals, finance executives, and decision-makers responsible for improving credit portfolio performance, strengthening asset quality, and enhancing organizational risk management.

Learning Outcomes

- By the end of this course, participants will be able to:
- Analyze the structure and performance of credit portfolios using professional portfolio management techniques.
- Evaluate asset quality, portfolio concentration, and credit risk exposures.
- Apply portfolio diversification strategies to improve risk-adjusted portfolio performance.
- Monitor portfolio quality using key performance indicators and early warning systems.
- Identify emerging portfolio risks and recommend appropriate mitigation strategies.
- Evaluate non-performing loans and recommend portfolio improvement initiatives.
- Prepare professional credit portfolio performance reports for senior management and credit committees.
- Assess the impact of market conditions and economic developments on credit portfolio quality.
- Apply governance and regulatory principles to strengthen portfolio oversight and control.
- Develop strategic action plans to enhance portfolio quality, improve financial performance, and support sustainable lending practices.

Course Outline

DAY 01

Foundations of Credit Portfolio Management

- The strategic role of credit portfolio management in financial institutions
- Credit portfolio lifecycle and portfolio governance
- Credit policies, risk appetite, and portfolio objectives
- Asset quality fundamentals and portfolio performance measurement

> **PRACTICAL APPLICATION**
>
> Assessing the structure of a credit portfolio

DAY 02

Credit Portfolio Risk Analysis

- Credit portfolio segmentation and borrower classification
- Portfolio concentration risk analysis
- Credit quality assessment and portfolio performance indicators
- Economic and industry risk analysis affecting portfolio performance

PRACTICAL APPLICATION

Portfolio risk analysis using real portfolio data

DAY 03

Portfolio Monitoring and Problem Asset Management

- Portfolio monitoring frameworks and performance reporting
- Early warning indicators and credit deterioration monitoring
- Non-performing loan management and portfolio recovery strategies
- Portfolio stress testing and scenario analysis

PRACTICAL APPLICATION

Evaluating portfolio quality and recommending corrective actions

DAY 04

Portfolio Optimization and Strategic Credit Management

- Portfolio diversification strategies
- Capital allocation and risk-adjusted portfolio management
- Portfolio restructuring and optimization techniques
- Digital analytics and technology in credit portfolio management

PRACTICAL APPLICATION

Designing an optimized credit portfolio strategy

DAY 05

Best Practices in Credit Portfolio Management

- Governance, regulatory expectations, and compliance requirements
- Internal controls and portfolio oversight
- Continuous improvement of credit portfolio management processes
- Building a sustainable and resilient credit portfolio

FINAL WORKSHOP

Develop a comprehensive credit portfolio management strategy, evaluate portfolio performance, identify key risks, and prepare an implementation action plan to strengthen portfolio quality and organizational performance.

Register or Request More Information

Course page: https://quest-training.com/courses/credit-portfolio-management
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