QUEST TRAINING

Credit Risk Management

Risk Management · Banking & Finance · 5 Days · Classroom

OVERVIEW

Credit Risk Management is a comprehensive professional training course designed to equip banking and financial professionals with the knowledge, analytical skills, and practical techniques required to effectively identify, assess, measure, monitor, and mitigate credit risk across a wide range of lending activities. As credit risk remains one of the most significant risks faced by financial institutions, establishing robust credit risk management practices is essential for maintaining portfolio quality, supporting sustainable lending, protecting capital, and ensuring long-term financial stability.Đ
Đ
This course provides participants with a structured understanding of the principles, frameworks, and methodologies used in modern Credit Risk Management. It explores the complete credit risk lifecycle, from borrower assessment and credit underwriting to portfolio monitoring, risk rating, early warning indicators, problem loan management, and recovery strategies. Participants will examine how sound credit risk practices contribute to informed lending decisions, regulatory compliance, and improved organizational performance while balancing growth objectives with prudent risk management.Đ
Đ
The program also addresses the integration of Credit Risk Management into enterprise risk management, corporate governance, and strategic decision-making. Participants will gain practical insights into credit policies, credit approval processes, internal rating systems, collateral management, concentration risk, stress testing, and credit portfolio management. Special attention is given to emerging risks, changing economic conditions, and evolving regulatory expectations affecting banking institutions and financial organizations.Đ
Đ
Through practical case studies, interactive discussions, and real-world applications, participants will strengthen their ability to evaluate borrower creditworthiness, assess credit exposures, develop effective mitigation strategies, and improve credit monitoring practices. By the end of the course, participants will be better prepared to enhance lending quality, reduce credit losses, strengthen portfolio resilience, and contribute to sustainable business growth through effective Credit Risk Management.

OBJECTIVES

- Analyze the principles and components of Credit Risk Management and evaluate their application within banking institutions by the end of the course.
- Develop structured methodologies for identifying, assessing, measuring, monitoring, and mitigating credit risk throughout the credit lifecycle.
- Evaluate borrower creditworthiness using financial, qualitative, and industry risk assessment techniques during practical exercises.
- Apply internal credit rating methodologies and risk classification systems to lending decisions.

- Design effective credit risk mitigation strategies through collateral evaluation, guarantees, covenants, and portfolio diversification.
- Improve credit portfolio quality by implementing monitoring processes and early warning indicators throughout the course.
- Strengthen credit governance by evaluating credit policies, approval authorities, and risk oversight frameworks.
- Implement stress testing and scenario analysis techniques to assess portfolio resilience under changing economic conditions.
- Assess problem loans and recommend appropriate restructuring, recovery, and remediation strategies.
- Align Credit Risk Management practices with regulatory expectations, organizational policies, and strategic business objectives before course completion.

WHO SHOULD ATTEND

This course is designed for Credit Risk Managers, Credit Managers, Credit Analysts, Lending Managers, Corporate Banking Managers, Retail Banking Managers, Relationship Managers, Commercial Banking Professionals, Loan Officers, Credit Approval Officers, Portfolio Managers, Risk Managers, Enterprise Risk Professionals, Compliance Managers, Internal Auditors, and Internal Control Specialists working within banks and financial institutions.Đ
Đ
The program is equally valuable for Chief Risk Officers, Chief Credit Officers, Treasury Managers, Finance Managers, Investment Professionals, Business Unit Managers, Branch Managers, Strategy Managers, members of credit committees, and senior executives responsible for lending decisions, portfolio performance, governance, and risk oversight. Professionals involved in credit policy development, loan restructuring, and credit portfolio management will also benefit from the practical and strategic perspectives offered throughout the course.

LEARNING OUTCOMES

- By the end of this course, participants will be able to:
- Identify and evaluate key sources of credit risk across various lending portfolios.
- Conduct comprehensive borrower credit assessments using financial and non-financial analysis.
- Apply structured credit risk rating methodologies to support lending decisions.
- Develop effective credit risk mitigation strategies using appropriate risk management techniques.
- Assess collateral quality and determine its effectiveness in reducing credit exposure.
- Monitor credit portfolios using Key Risk Indicators (KRIs), concentration limits, and early warning systems.
- Evaluate problem loans and recommend suitable restructuring and recovery strategies.
- Conduct stress testing and scenario analysis to assess credit portfolio resilience.
- Prepare professional credit risk reports that support management and credit committee decision-making.
- Develop practical action plans to strengthen Credit Risk Management frameworks within their organizations.

COURSE OUTLINE

1. Course Outline:
2. Day 1: Foundations of Credit Risk Management
3. Foundations of Credit Risk Management

4. Principles and objectives of Credit Risk Management
5. Credit risk governance and regulatory expectations
6. The credit lifecycle and lending process
7. Types and sources of credit risk in banking
8. Practical application: Identifying and assessing credit risks across lending activities
9. Day 2: Credit Assessment and Risk Analysis
10. Credit Assessment and Risk Analysis
11. Financial statement analysis for credit evaluation
12. Qualitative assessment of borrower risk
13. Credit scoring and internal credit rating systems
14. Industry, business, and macroeconomic risk analysis
15. Practical application: Performing comprehensive borrower credit assessments
16. Day 3: Credit Risk Measurement and Mitigation
17. Credit Risk Measurement and Mitigation
18. Credit risk measurement methodologies
19. Collateral management and credit risk mitigation techniques
20. Portfolio diversification and concentration risk management
21. Credit approval processes and lending governance
22. Practical application: Developing credit structures and mitigation strategies for lending cases
23. Day 4: Credit Portfolio Monitoring and Problem Loan Management
24. Credit Portfolio Monitoring and Problem Loan Management
25. Credit portfolio monitoring and performance measurement
26. Key Risk Indicators (KRIs) and early warning systems
27. Problem loan identification, restructuring, and recovery strategies
28. Stress testing and scenario analysis for credit portfolios
29. Practical application: Evaluating distressed credit cases and recommending corrective actions
30. Day 5: Building an Effective Credit Risk Management Framework
31. Building an Effective Credit Risk Management Framework
32. Integrating Credit Risk Management with Enterprise Risk Management
33. Strengthening credit policies, internal controls, and governance
34. Emerging trends in credit risk, digital lending, and data analytics
35. Continuous improvement of Credit Risk Management practices
36. Final workshop: Developing a comprehensive Credit Risk Management action plan that includes credit governance enhancements, borrower assessment methodologies, portfolio monitoring techniques, early warning indicators, risk mitigation strategies, stress testing practices, and performance improvement initiatives to strengthen lending quality, regulatory compliance, and sustainable portfolio performance.

Register or Request More Information

Course page: http://localhost:3000/courses/credit-risk-management
Website: http://localhost:3000
Email: info@example.com
Phone: +44 20 0000 0000