

€ TRAINING

Credit Risk

5 - 9 January 2025
Istanbul (Turkey)



Credit Risk

REF: F1768 DATE: 5 - 9 January 2025 Venue: Istanbul (Turkey) - Fee: 5300 Euro

Introduction:

This training program delves into the key concepts and strategies in credit risk management, providing participants with the knowledge to assess, monitor, and mitigate credit risks. It empowers participants to implement effective credit risk management practices and improve financial stability within their organizations.

Program Objectives:

At the end of this program, participants will be able to:

- Understand the fundamentals of credit risk and its impact on financial institutions.
- Assess and evaluate creditworthiness of borrowers.
- Implement credit risk mitigation techniques and strategies.
- Develop robust credit risk monitoring and reporting frameworks.
- Utilize technology to enhance credit risk management processes.

Targeted Audience:

- Risk Managers.
- Credit Analysts.
- Financial Professionals.
- Loan Officers.
- Treasury Managers.

Program Outline:

Unit 1:

Fundamentals of Credit Risk:

- Definition and importance of credit risk.
- Types of credit risk and their implications.
- Key factors affecting credit risk.

- Credit risk and its impact on financial institutions.
- Overview of global credit risk regulations and standards.

Unit 2:

Creditworthiness Assessment:

- Techniques for evaluating borrower creditworthiness.
- Understanding credit scoring models and methodologies.
- Analyzing financial statements for credit risk assessment.
- Industry-specific considerations in credit evaluation.
- Tools and techniques for conducting due diligence.

Unit 3:

Credit Risk Mitigation Strategies:

- Collateral management and secured lending.
- Structuring loans to minimize credit risk.
- Use of credit derivatives and insurance for risk mitigation.
- Managing counterparty credit risk.
- Developing policies for managing and reducing credit exposure.

Unit 4:

Credit Risk Monitoring and Reporting:

- Frameworks for ongoing credit risk monitoring.
- Early warning systems for detecting credit deterioration.
- Stress testing for credit risk resilience.
- Reporting credit risk to stakeholders and regulators.
- Integrating credit risk into enterprise risk management.

Unit 5:



Technology in Credit Risk Management:

- Leveraging credit risk management systems CRMS.
- Role of data analytics and AI in credit risk assessment.
- Automating credit approval and monitoring processes.
- Enhancing risk management through blockchain technology.
- Future trends in credit risk management technology.