



472-P24-VE-1



Virtual



14 hours



EGP 3,510

Course Description:

Credit risk, as an essential element of risk management, is a core operating principle and regulated within both corporate and retail lending institutions. This course will provide participants with an in-depth appreciation of credit risk management, its key concepts, plus monitoring and management under the Basel II and III Accords including an exploration of the areas of credit risk and the type of products which generate this type of risk, the Basel Accords and the regulation for credit risk measurement, management, supervision and disclosure, a description of the approaches for calculating credit risk capital and credit risk governance and reporting.

Target Audience

- Risk managers and analysts
- Credit operations managers and staff
- Business managers and team leaders
- Middle and back-office managers
- Internal and external auditors
- Professionals in risk management within financial services
- Professionals in credit risk.

Course Objectives

- Explain how to mitigate and manage credit risk
- Analyze personal credit
- Analyze corporate credit
- Explain credit risk reporting
- Explain the methods for calculating credit risk capital under Basel
- Explain Collateral
- Apply cases on Credit Risk

Course Outline

Module 1: Mitigating and managing credit risk

Session 1: Mitigating and managing credit risk

- What is credit risk?
- Governance and structure
- Credit assessments and scoring
- Cash flow monitoring
- Recovery management
- Quiz



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Module 2: Personal Credit Analysis

Session 1: Personal Credit Analysis

- Retail credit risk
- The nature of the products and risks
- Identifying the customer
- Analyzing cashflows
- Sustainable free cashflow and its importance
- Credit scoring and modelling
- What goes wrong?
- Quiz

Module 3: Corporate Credit Analysis

Session 1: Corporate Credit Analysis

- The governance structures
- Analyzing a company
- Assessing companies under crisis
- Use of information
- SWOT analysis
- Approval, terms and conditions
- Corporate credit scoring
- Quiz

Module 4: Credit Risk Reporting

Session 1: Credit Risk Reporting

- Concentration and portfolio analysis
- Data trends
- Meaningful differentiation
- Model validation
- Quiz

Module 5: Calculating credit risk capital under Basel

Session 1: Calculating credit risk capital under Basel

- Risk-weights and risk-weighted assets
- Credit risk and Basel
- Basel II and rating agencies
- The approaches for measuring credit risk capital
 - o Standardized and proposed revised standardized approaches
 - o EAD, PD and LGD
 - o IFRS9
- Data issues
- The Use Test
- Quiz



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Module 6: Collateral

Session 1: Collateral

- The role of collateral
- Types of collateral
- Haircuts
- Collateral under Basel II
- The effect of collateral on credit risk capital
 - o The Simple Approach
 - o The Comprehensive Approach
 - o The Advanced Comprehensive Approach
- Quiz

Assessment Strategy

- 80% Assignment.
- 20% Participation.
- Cut off score is 60% of total grade which is "100".

Upon Successful Completion of this Course, participants will obtain:

1.3 CEUs

Course Language:

English