



## Credit Risk Management

PIK754-0726 UK-LDN-1



|                   |              |                 |   |            |         |
|-------------------|--------------|-----------------|---|------------|---------|
| <b>Place</b>      | : London     | <b>Venue</b>    | : INDUSTRIOUS (1 and 2, 245 Hammersmith Road Floors, London W6 8PW) - TBC |            |         |
| <b>Start Date</b> | : 06-07-2026 | <b>End Date</b> | : 10-07-2026  | <b>PPP</b> | : £4950 |



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**If you can't train them,  
you can't blame them!**

### Short Description:

**COURSE OVERVIEW** This training program explores essential concepts and strategies in the field of credit risk management. Participants will gain a comprehensive understanding of how to assess, monitor, and mitigate credit risks effectively. By focusing on the identification of potential credit exposures and the evaluation of borrower creditworthiness, the program equips attendees with the necessary tools to make informed decisions regarding credit transactions. Furthermore, the program emphasises the implementation of robust credit risk management practices aimed at enhancing financial stability within organisations. Participants will learn best practices for credit risk assessment, including the use of quantitative and qualitative metrics. Ultimately, this training empowers individuals to foster a proactive approach to credit risk, thereby contributing to the overall resilience and health of their financial institutions.

### Course Overview:

#### COURSE OBJECTIVES

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

- Understand the fundamentals of credit risk.
- Recognise the impact of credit risk on financial institutions.
- Assess the creditworthiness of borrowers effectively.
- Evaluate various factors influencing credit risk.
- Implement techniques and strategies for credit risk mitigation.
- Develop robust frameworks for credit risk monitoring.
- Utilise technology to enhance credit risk management processes.

#### TARGET AUDIENCE

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

### Program Outline:

#### DAY 1: Understanding Credit Risk Fundamentals

1. Definition and significance of credit risk.
2. Various types of credit risk and their consequences.

3. Essential factors influencing credit risk.
4. The effects of credit risk on financial institutions.
5. Overview of international credit risk regulations and standards.

## DAY 2: Assessing Creditworthiness

1. Methods for evaluating the creditworthiness of borrowers.
2. Insights into credit scoring models and their approaches.
3. Evaluating financial statements for credit risk analysis.
4. Industry-specific factors in credit evaluations.
5. Tools and methods for performing due diligence.

## DAY 3: Strategies for Mitigating Credit Risk

1. Management of collateral and secured lending practices.
2. Structuring loans to reduce credit risk exposure.
3. Utilising credit derivatives and insurance for risk reduction.
4. Managing credit risk from counterparties.
5. Formulating policies to manage and lessen credit exposure.

## DAY 4: Monitoring and Reporting Credit Risk

1. Frameworks for continuous credit risk evaluation.
2. Early warning mechanisms for identifying credit decline.
3. Stress testing to ensure credit risk resilience.
4. Communicating credit risk to stakeholders and regulatory bodies.
5. Incorporating credit risk into overall enterprise risk management.

## DAY 5: Technology in Credit Risk Management

1. Utilising credit risk management systems (CRMS).
2. The impact of data analytics and AI on credit risk evaluation.
3. Automating processes for credit approval and oversight.
4. Improving risk management practices through blockchain technology.
5. Emerging trends in credit risk management technology.