Credit and Risk Management: Strategies for Financial Success

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Lisbon (Portugal)

UK Trainig
PARTNER



Credit and Risk Management: Strategies for Financial Success

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Why This Course

Effective credit risk management is at the heart of financial stability and institutional performance. In an increasingly complex and regulated environment, professionals must be equipped with both analytical expertise and strategic insight to assess, manage, and mitigate credit exposure.

This intensive 1-week program provides a comprehensive understanding of credit risk principles and industry best practices. Participants will develop practical skills in financial analysis, credit evaluation, modeling techniques, and regulatory compliance—enabling them to make informed credit decisions and strengthen risk governance frameworks.

What You'll Learn and Practice

By attending this program, you will be able to:

- Understand core credit risk concepts and their impact on financial institutions.
- Analyze financial statements to assess borrower creditworthiness.
- Apply qualitative and quantitative credit risk models effectively.
- Design and implement credit risk mitigation strategies.
- Navigate regulatory requirements and align practices with global standards.

The Program Flow

Day 1: Introduction to Credit Risk Management

- Foundations and types of credit risk
- The role of credit risk in the financial system
- Credit risk lifecycle and management process
- Organizational structures and governance in credit functions

Day 2: Financial Statement Analysis

- Interpreting balance sheets, income statements, and cash flow statements
- Key financial ratios and performance indicators
- Cash flow and liquidity analysis
- Industry-specific risk considerations



Day 3: Credit Evaluation Techniques

- Qualitative assessment frameworks
- Quantitative credit scoring and probability of default models
- Internal and external credit rating systems
- Stress testing and scenario analysis

Day 4: Risk Mitigation Strategies

- Collateral valuation and guarantee structures
- Credit derivatives and structured risk transfer tools
- Portfolio diversification and concentration risk management
- Credit risk monitoring and early warning systems

Day 5: Regulatory Compliance and Best Practices

- Basel III framework and capital adequacy requirements
- IFRS 9 and expected credit loss ECL methodology
- Credit risk reporting, governance, and audit considerations
- Emerging trends and evolving regulatory expectations

Individual Impact

Participants will leave the program with:

- The ability to conduct thorough financial and credit analysis.
- Practical experience applying credit risk models in real-world scenarios.
- Enhanced skills in structuring and managing credit risk mitigation tools.
- A solid understanding of regulatory frameworks governing credit operations.

Organizational Impact

Organizations will benefit from:

- Improved quality and consistency in credit decision-making.
- Stronger risk controls and portfolio management practices.
- Enhanced regulatory compliance and reporting accuracy.
- Reduced exposure to credit losses through proactive risk management.



Training Methodology

- Interactive workshops with real-world credit case studies
- Hands-on financial analysis exercises
- Application of credit scoring and stress-testing models
- Group discussions and scenario-based problem-solving
- Action planning sessions for immediate workplace application

Beyond the Course

By the end of the one week, participants will be ready to:

- Assess credit risk confidently using both qualitative and quantitative tools.
- Structure credit facilities with appropriate risk mitigation safeguards.
- Align credit processes with international regulatory standards.
- Contribute to a stronger, more resilient credit risk management framework.

