

Credit Portfolio Management

GOALS

This course aims at enabling participants to learn best practices, challenges and trends in credit portfolio management in various types of financial institutions in the European regulatory environment

SUMMARY

Category:

- Risk, finance & treasury

Difficulty level:

Expert

Certification type:

Seminar

Price:

- Member: € 530.00
- Non member: € 640.00
- Incompany: custom tailored, prices on demand

INTENDED AUDIENCE

This training is intended for various target groups active in business, credit risk, ALM, finance and capital markets who want to better understand

- The role of credit portfolio management in client relationship optimization
- The role of credit portfolio management in overall financial planning and balance-sheet optimization
- The tools, techniques and instruments used for active credit portfolio, capital and liquidity management

FOREKNOWLEDGE

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- Lending and debt products, capital markets and components of banks P&L, balance-sheet and cash flows statements
 - Business, finance and risk organizations
 - Regulatory reforms in European banking

CONTENT

- Introduction : Basics of Risk, Capital and Value Creation
- Differences between measurement of credit risk per loan (PD, EAD, LGD) and at portfolio level (interconnections, correlations)
- Differences between point-in-time and through-the-cycle risk and value assessment
- Risk-adjusted profitability from a balance-sheet and a market perspective (RAROC, hedging cost)
- Concentration risks: Differences between event and systemic risks
- Principles to establish and cascade down the institution's risk appetite to its credit portfolio
- Active management of lending portfolios, to optimize value within risk appetite constraints: steps, objectives, metrics and benchmarks, market instruments (CDS, securitizations)
- Counterparty risk in treasury and trading (derivatives and debt products): contracts, exposure measurement, risk mitigation solutions, real time management systems, principles and impact of Central Clearing Counterparties
- Organizational options for credit portfolio management, links with treasury and ALM for an integrated balance sheet management

METHODOLOGY

Duration: 1 day training

Hours: 9am - 5pm (6 training hours)

Address: Febefin Academy, Aarlenstraat/Rue d'Arlon 80, 1040 Brussels