MAWA EVENTS

Address: No. 857, Block A2. Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

Phone: +601116373203 | **Email:** info@mawaevents.net

CREDIT RISK MANAGEMENT

"Mitigating Credit Exposure Through Effective Assessment, Monitoring, and Portfolio Control"

Schedule

Date	Venue	Fees (Face-to-Face)
19 – 20 Feb 2026	Kuala Lumpur, Malaysia	USD 1995 per delegate
04 – 05 Mar 2026	Doha, Qatar	USD 1995 per delegate
13 – 14 May 2026	Dubai, UAE	USD 1995 per delegate
22 – 23 Jul 2026	Dubai, UAE	USD 1995 per delegate

► **Available delivery methods:** Face-to-Face & Online Training

Introduction

Credit risk is the possibility that a borrower or counterparty will fail to meet their obligations, causing financial loss. As markets become more volatile and clients more diverse, institutions must strengthen their frameworks to measure, monitor, and manage credit exposure across the lifecycle.

This intensive 2-day course equips professionals with the latest tools and techniques to assess borrower risk, structure credit terms, detect early warning signals, and manage credit portfolios effectively. It provides practical insights based on international best practices and regulatory expectations (Basel III/IV, IFRS 9).

Objectives

By the end of this course, participants will be able to:

- Understand the components and types of credit risk
- Apply qualitative and quantitative techniques to assess borrower creditworthiness
- Evaluate credit exposure, limits, and risk-adjusted pricing
- Monitor credit performance and detect early warning indicators
- Align credit risk management practices with global regulatory standards

MAWA EVENTS

Address: No. 857, Block A2. Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

Phone: +601116373203 | **Email:** info@mawaevents.net

Why Attend

- Improve the quality and consistency of credit assessments
- Learn how to minimize defaults, write-offs, and provisioning losses
- Strengthen your organization’s credit portfolio resilience
- Gain clarity on regulatory frameworks, internal ratings, and provisioning
- Support strategic lending, underwriting, and risk-based pricing

Target Audience

This program is designed for:

- Credit analysts and loan officers
- Risk managers and portfolio managers
- Relationship managers and underwriters
- Finance officers and treasury professionals
- Regulators, auditors, and compliance officers

Individual Benefits

Key competencies that will be developed include:

- Enhanced ability to evaluate counterparty and sectoral risk
- Practical skills in structuring, pricing, and reviewing credit facilities
- Better awareness of default risk triggers and mitigation options
- Proficiency in early warning detection and credit monitoring
- Knowledge of Basel and IFRS implications for credit risk

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Reduced non-performing loans and credit losses
- More effective portfolio diversification and exposure control
- Stronger credit policies and governance
- Improved alignment with risk appetite and capital planning
- Greater stakeholder confidence in credit decision-making

Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- Strategy Briefings – Credit frameworks, models, and policies
- Case Studies – Credit failures, industry sector risk, and counterparty analysis
- Workshops – Credit scoring, limit setting, and credit memo writing
- Peer Exchange – Group discussions on credit challenges and local practices
- Tools – Credit risk scorecards, risk rating templates, early warning checklists

MAWA EVENTS

Address: No. 857, Block A2. Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

Phone: +601116373203 | **Email:** info@mawaevents.net

Course Outline

DETAILED 2-DAY COURSE OUTLINE

Training Hours: 07:30 AM – 03:30 PM **Daily Format**: 3–4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 – 02:00

Day 1: Credit Risk Assessment and Exposure Analysis

- Module 1: Introduction to Credit Risk (07:30 – 09:30) • Definition, sources, and types of credit risk • The role of credit risk in enterprise risk management • Credit cycle and risk triggers
- Module 2: Credit Analysis Techniques (09:45 – 11:15) • Qualitative assessment: management, market, and strategy • Financial ratio analysis: liquidity, leverage, profitability • Industry and sectoral risk considerations
- Module 3: Credit Scoring and Risk Rating Models (11:30 – 01:00) • Internal risk ratings vs. external ratings • Scorecards and rating factors • Linking ratings to pricing and provisioning
- Module 4: Workshop – Credit Risk Evaluation (02:00 – 03:30) • Team-based borrower assessment and rating

Day 2: Credit Structuring, Monitoring, and Regulation

- Module 1: Structuring Credit and Mitigating Risk (07:30 – 09:30) • Credit terms, covenants, and collateral • Credit limits and exposure controls • Pricing for risk and return
- Module 2: Credit Monitoring and Early Warning Systems (09:45 – 11:15) • Performance tracking and red flags • Early warning indicators and credit watchlists • Problem credit management
- Module 3: Regulatory and Accounting Considerations (11:30 – 01:00) • Basel III/IV capital treatment for credit risk • Expected credit loss models under IFRS 9 • Stress testing credit portfolios
- Module 4: Workshop – Credit Memo and Portfolio Review (02:00 – 03:30) • Create a sample credit memo • Group discussion of monitoring strategies

Certification

Participants will receive a Certificate of Completion in Credit Risk Management, validating their ability to identify, assess, and control credit exposure while aligning with international risk management and regulatory frameworks.

Why Choose MAWA Events

- **Global Expertise:** More than 17 years of experience in professional training and consulting.
- **Industry-Leading Faculty:** Courses delivered by seasoned professionals with hands-on experience.
- **Practical Insights:** Learn to turn theory into actionable strategies for real-world business impact.
- **Client-Focused Solutions:** Customized programs designed to achieve your organisation’s unique goals.

In-House / Customized Training Interested in running this course for your team? Please contact us:	TEL: **+601116373203**	EMAIL: **info@mawaevents.net**

Follow us: **Facebook** **Twitter** **YouTube** **LinkedIn** **Instagram**

© Material published by MAWA Events shown here is copyrighted. All rights reserved. Any unauthorized copying, distribution, use, dissemination, downloading, storing (in any medium), transmission, reproduction or reliance in whole or any part of this course outline is prohibited and will constitute an infringement of copyright.