

CREDIT RISK ASSESSMENT, MODELLING & MANAGEMENT

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Schedule

Date	Venue	Fees (Face-to-Face)
25 - 29 Oct 2026	Doha, Qatar	USD 3495 per delegate

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

Introduction

In an increasingly volatile financial environment, effective credit risk assessment and management are vital for maintaining portfolio quality, ensuring regulatory compliance, and protecting institutional stability. Organizations must go beyond basic credit checks and adopt data-driven, forward-looking approaches to evaluating and controlling credit exposures.

This 5-day intensive course provides participants with practical tools and quantitative techniques for assessing credit risk, developing scoring models, forecasting default probabilities, and implementing sound risk management frameworks in both retail and corporate lending environments.

Objectives

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

- Evaluate credit risk across customer segments using qualitative and quantitative methods
- Apply financial ratio analysis, credit scoring, and probability of default models
- Use internal and external credit risk models for decision-making
- Develop credit policies, limit structures, and monitoring systems
- Understand Basel regulations and apply risk-adjusted return metrics

Why Attend

- Strengthen credit evaluation frameworks to minimize defaults and losses
- Apply credit risk models and analytics that meet global standards
- Improve loan underwriting, monitoring, and portfolio risk segmentation
- Balance risk and return through structured limit setting and exposure control
- Enhance compliance with Basel III and IFRS 9 regulatory expectations

Target Audience

This program is designed for:

- Credit risk analysts and officers
- Risk management professionals and compliance staff
- Corporate and retail credit underwriters
- Portfolio managers and financial controllers
- Banking and financial services professionals involved in lending, credit policy, or audit

Individual Benefits

Key competencies that will be developed include:

- Financial analysis for creditworthiness assessment
- Use of logistic regression and scoring models
- Risk rating assignment and stress testing
- Monitoring tools for early warning signals
- Application of regulatory credit capital and provisioning frameworks

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Improved credit portfolio quality and loss prevention
- Strengthened modeling and forecasting capabilities
- Regulatory compliance with credit risk capital and accounting standards
- Increased transparency and objectivity in credit decision-making
- Enhanced reporting and audit readiness in credit processes

Instructional Methodology

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

- Strategy Briefings – Credit risk concepts, regulatory expectations, and modeling approaches
- Case Studies – High-profile defaults, sectoral credit shocks, and lessons learned
- Workshops – Scoring model development, risk rating assignment, and credit memo preparation
- Peer Exchange – Challenges in credit policy design and data availability
- Tools – Credit scoring templates, PD calculation worksheets, risk dashboards

Course Outline

DETAILED 5-DAY COURSE OUTLINE

Training Hours: 7:30 AM – 3:30 PM **Daily Format:** 3–4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 – 02:00

Day 1: Foundations of Credit Risk Management

- Module 1: Introduction to Credit Risk (07:30 – 09:30) • Types of credit risk, exposure forms, and sectoral dynamics
- Module 2: Credit Risk Lifecycle and Governance (09:45 – 11:15) • Origination, monitoring, collections, and write-offs
- Module 3: Workshop – Credit Risk Mapping (11:30 – 01:00) • Identify exposures and assess control frameworks
- Module 4: Regulatory Context (Basel & IFRS 9) (02:00 – 03:30) • Risk-weighted assets, provisions, and capital charges

Day 2: Financial Analysis for Creditworthiness

- Module 1: Balance Sheet & Income Statement Analysis (07:30 – 09:30) • Profitability, liquidity, leverage, and cash flow indicators
- Module 2: Ratio Analysis and Benchmarking (09:45 – 11:15) • Industry norms and peer comparisons
- Module 3: Workshop – Corporate Credit Assessment (11:30 – 01:00) • Analyze a real company's financial health for lending
- Module 4: Qualitative Factors & Credit Memos (02:00 – 03:30) • Management, market, and industry risk assessments

Day 3: Credit Scoring and Risk Modelling

- Module 1: Overview of Credit Scoring Techniques (07:30 – 09:30) • Application vs. behavioral models, logistic regression
- Module 2: Probability of Default (PD) Estimation (09:45 – 11:15) • Data sources, model calibration, and validation
- Module 3: Workshop – Build a Simple Scoring Model (11:30 – 01:00) • Scorecard development using historical data
- Module 4: Model Risk and Limitations (02:00 – 03:30) • Assumptions, data quality, and bias in scoring

Day 4: Credit Risk Monitoring and Early Warning

- Module 1: Portfolio Monitoring Tools (07:30 – 09:30) • Delinquency trends, concentration risks, and exposure analysis
- Module 2: Early Warning Indicators (09:45 – 11:15) • Signals from financials, market movements, and behavior
- Module 3: Workshop – Risk Dashboard Simulation (11:30 – 01:00) • Create a visual risk report for senior management
- Module 4: Credit Risk Mitigation Tools (02:00 – 03:30) • Collateral, guarantees, and credit insurance

Day 5: Strategy, Stress Testing & Policy

- Module 1: Credit Limits and Portfolio Strategy (07:30 – 09:30) • Exposure caps, risk appetite, and RAROC
- Module 2: Credit Stress Testing Techniques (09:45 – 11:15) • Macroeconomic scenarios and reverse stress tests
- Module 3: Workshop – Designing a Credit Risk Policy (11:30 – 01:00) • Build a policy including delegation, limits, and controls
- Module 4: Wrap-Up – Aligning Credit Risk with Business Growth (02:00 – 03:30) • Linking credit risk with customer lifecycle and strategic planning

Certification

Participants will receive a Certificate of Completion in Credit Risk Assessment, Modelling & Management, validating their expertise in analyzing credit exposures, developing scoring models, and implementing risk control frameworks that align with regulatory standards and business goals.

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