



CREDIT RISK IN BANKING

DATE: 13 - 14 DECEMBER 2018
VENUE: KOSOVO BANKING ASSOCIATION

OBJECTIVES

The objective of the seminar is to provide the participants with a strong knowledge of key aspects of Credit Risk Assessment in general with a particular focus on Counterparty Creditworthiness, Rating Models and Definition / Implementation of a Default Probability Framework. The participants will get acquainted with the main theoretical foundations of assessment and measurement and with the practical techniques used in dealing with the daily issues facing risk management departments.

By following this seminar, the participants will be able to integrate the learned concepts into real practice in their respective work as the course aims at mixing theoretical and practical aspects of risk management in a systematic way.

METHODOLOGY

The methodology is based on theoretical lectures, interactivity and exchange of views, problem solving and practical exercises. Some necessary mathematical and statistical concepts will be presented, but the focus will nevertheless be on qualitative intuition and insights rather than on formal rigor.

WHO SHOULD PARTICIPATE?

Top and medium level executives; officers involved in the risk management, asset & liability management, treasury and internal control functions of financial institutions.

A good command of English is required.



REGISTRATION

Send your filled registration forms via email at KBA, or contact us at:

kbatrainingcenter@bankassoc-kos.com or
038 246 171

DAILY SCHEDULE

09:00 – 10:30	Training
10:30 – 10:45	<i>Coffee break</i>
10:45 – 12:00	Training
12:00 – 13:00	<i>Lunch break</i>
13:00 – 14:30	Training
14:30 – 14:45	<i>Coffee break</i>
14:45 – 16:30	Training
16:30	<i>End of day ☺</i>



Training Content -

facilitated by Matthieu Vanhove

Day 1: Introducing & Assessing Credit Risk

1. Definitions
2. Credit Risk Historical Evolution
3. Best Practices
4. Quantitative Tools – a Primer
5. Rating Systems
6. External Ratings: Definitions, Rating Symbols and Assessment
7. Internal Rating Model
 - 7.1. Internal Rating Process
 - 7.2. Scoring Sheets
 - 7.3. From Ratings to Default Probability
8. Assessment of Default Probability (PD)
9. Statistical Approaches
10. Assessment of Loss Given Default (LGD)
11. Assessment of Exposure at Default (EAD)

Day 2: Measuring and Modelling Credit Risk / Credit Risk Pricing and Capital Consumption

12. Expected Loss
13. Economic Capital Measures (Unexpected Loss): Value-at-Risk and Expected Shortfall Metrics
14. A Portfolio Approach: The Role of Correlations in Credit Risk
15. Stress Testing and Scenario Analysis
16. Back Testing Value-at-Risk and Model Calibration
17. Credit Risk Pricing and Capital Consumption
18. How to Price Credit Risk
 1. Economic Capital vs. Regulatory Capital. The Basel Framework
 19. Future Trends and Conclusions
 20. Q&A Session & Conclusions

About the trainer

Mr. Matthieu Vanhove is currently member of the Board of Directors of the largest financial cooperative and of a major bank & insurance company in Belgium. He has extensive experience in risk management (ALM, credit risk, etc) and governance and is a consultant and trainer on these topics. He holds a M.Sc. in Bioengineering, a Master of Business Administration (Finance, Informatics) and has a certificate of 'Postgraduate in Insurance'. He is also a consultant and trainer in Microfinance and Microinsurance and Cooperative Entrepreneurship.

Partners:



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