

CERTIFIED CREDIT RISK PROFESSIONAL



GENTEX[®]
TRAINING CENTER



Introduction

The Certified Credit Risk Professional Training Course develops the technical depth and professional judgement required to manage credit risk across a lending portfolio. Credit risk remains the largest source of loss for banks and financial institutions. This course moves from credit principles to advanced measurement, modelling, and portfolio control. It covers credit analysis, rating models, expected credit loss, and concentration management. Furthermore, it applies Basel credit risk frameworks, IFRS 9 provisioning, and stress testing. As a result, participants gain the structured knowledge needed to assess credit exposure and support sound lending decisions.

Certified Credit Risk Professional Course Objectives

- Explain credit risk sources, drivers, and the credit risk lifecycle.
- Conduct credit analysis using financial statement and cash flow techniques.
- Apply credit rating models and scoring methodologies to lending decisions.
- Calculate probability of default (PD), loss given default (LGD), and exposure at default (EAD).
- Apply IFRS 9 staging and expected credit loss provisioning.
- Assess credit risk mitigation, collateral, and guarantee arrangements.
- Measure portfolio concentration by sector, geography, and borrower.
- Apply the Basel standardised and internal ratings-based approaches.
- Conduct credit stress testing and scenario analysis.
- Build credit risk reporting, dashboards, and early warning systems.

Course Methodology

- Interactive lectures with real credit case studies across sectors.
- Credit analysis and rating workshops using sample borrower files.

LEARN BOLD. LEAD BEYOND

GENTEX Training Center LLC | Orlando - FL, USA
Info@gentextraining.com



- Modelling exercises on PD, LGD, EAD, and expected credit loss.
- Portfolio stress testing and concentration analysis practice.
- Structured peer discussion with facilitator feedback on credit decisions.

Who Should Take This Course

- Credit analysts, credit risk officers, and portfolio managers.
- Relationship managers with credit approval duties.
- Risk managers covering credit and counterparty risk.
- Bank supervisors and prudential analysts.
- Internal auditors reviewing credit risk controls.
- Finance professionals involved in provisioning and reporting.

Certified Credit Risk Professional Course Outlines

Day 1: Foundations of Credit Risk

- Credit risk definition, sources, and loss drivers.
- The credit lifecycle from origination to recovery.
- Credit policy, risk appetite, and portfolio strategy.
- Credit culture and governance in lending institutions.
- Regulatory expectations for credit risk management.
- Types of credit exposure: retail, corporate, sovereign, and interbank.
- Case study: how credit concentration caused institutional losses.

Day 2: Credit Analysis and Rating

- Financial statement analysis: profitability, liquidity, and leverage.



LEARN BOLD. LEAD BEYOND

GENTEX Training Center LLC | Orlando - FL, USA
Info@gentextraining.com



- Cash flow analysis and debt service coverage ratios.
- Qualitative factors: management, industry, and market position.
- Credit scoring models and internal rating scales.
- Rating migration and through-the-cycle calibration.
- Sensitivity, downside scenarios, and break-even analysis.
- Workshop: rating a corporate borrower from financial statements.

Day 3: Credit Risk Measurement and Modelling

- Probability of default (PD) estimation approaches.
- Loss given default (LGD) and recovery rate modelling.
- Exposure at default (EAD) and credit conversion factors.
- Expected credit loss under IFRS 9 and staging criteria.
- Model validation, backtesting, and discrimination metrics.
- Credit risk mitigation: collateral, guarantees, and credit derivatives.
- Workshop: calculating expected credit loss for a loan portfolio.

Day 4: Portfolio Management and Basel Frameworks

- Portfolio concentration limits and sector caps.
- Correlation, migration risk, and portfolio credit risk models.
- The Basel standardised approach and risk weights.
- The internal ratings-based (IRB) approach: foundation and advanced.
- Counterparty credit risk and the CVA framework.
- Credit stress testing, scenario design, and reverse stress testing.
- Workshop: stress testing a corporate credit portfolio.





Day 5: Monitoring, Early Warning, and Reporting

- Early warning indicators and watch list management.
- Arrears, forbearance, and workout strategies.
- Credit risk reporting, dashboards, and committee packs.
- Provisioning governance and audit considerations.
- Credit risk data quality and management information systems.
- Digital lending, alternative data, and credit analytics trends.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Certified Credit Risk Professional, participants will gain a rigorous understanding of credit risk analysis, rating, measurement, expected credit loss, portfolio management, and stress testing. They will also acquire practical skills in borrower assessment, risk modelling, provisioning, and early warning monitoring. In addition, the course prepares them to make and defend credit risk decisions with confidence. Gentex Training Center delivers this programme with a strong focus on applied credit practice and measurable risk improvement.

FAQs for Certified Credit Risk Professional course

Q1 What is the "Certified Credit Risk Professional" course about?



It is a five-day programme on managing credit risk in lending institutions. It covers credit analysis, rating models, PD, LGD and EAD measurement, expected credit loss under IFRS 9, portfolio concentration, Basel credit risk approaches, stress testing, and early warning monitoring.

Q2 What are the key benefits of the "Certified Credit Risk Professional" course?

Participants gain a consistent framework for assessing credit across retail, corporate, and institutional exposure. The course reduces unexpected losses and provisioning surprises, improves rating accuracy, strengthens concentration and stress testing practice, sharpens regulatory and audit readiness, and raises confidence in credit committee decisions.

Q3 What skills will I gain from the "Certified Credit Risk Professional" course?

Participants gain credit analysis and borrower assessment, credit rating and PD, LGD and EAD modelling, expected credit loss and IFRS 9 provisioning, and portfolio concentration management, stress testing and early warning monitoring. These four skills cover the full credit risk management cycle.

Q4 What tools, methods, or standards are covered in the "Certified Credit Risk Professional" course?

The course covers financial statement and cash flow analysis, debt service coverage ratios, credit scoring models, internal rating scales, probability of default and loss given default estimation, exposure at default and credit conversion factors, IFRS 9 staging and expected credit loss, model validation and backtesting, collateral and guarantee treatment, the Basel standardised and IRB approaches, the CVA framework, reverse stress testing, and early warning indicator frameworks.



Q5 How is the "Certified Credit Risk Professional" course applied in real-world practice?

Participants apply the methods to real credit files and portfolios. They analyse borrowers, assign ratings, compute expected credit loss, test concentration limits, run stress scenarios, design early warning dashboards, and prepare credit risk reports for committees and regulators. Many leave with reusable credit analysis and modelling templates.