

CREDIT RISK PERFORMANCE EVALUATION AND MANAGEMENT

Target Group:

- Senior executives
- Risk managers
- Credit analysts
- Credit managers
- Portfolio managers
- Corporate bankers
- Investment bankers
- Loan officers
- Correspondent bankers
- Middle office staff
- Audit staff
- IT and back office staff

- Supervisors and compliance staff
- Research staff

Duration: 1 day

Prerequisites: None

Objectives:

The objectives of this course can be divided into 2 main topics:

1. brief overview of credit risks, tools and techniques for lending and brief overview of regulatory capital according to Basel II directive
2. second – main part goes beyond Basel II and focuses on next steps that should follow after Basel II implementation including credit risk performance evaluation and management

The focus is on practical, analytical techniques that are used in the real world, combined with a study of actual case histories of major corporate failure. Delegates will also gain a good understanding of regulatory issues applying to credit risk, in particular the implications of, and preparations for, the impending Basel II implementation.

Contents:

Introduction to Credit Risk

- What is Credit Risk
- The Credit Loss distribution
- Expected and Unexpected Loss

Credit Model Estimations: Credit Scoring

- Probability of Default
- Recovery Rates
- Validation of estimates

Regulatory Capital

- The Basel 2 Accord
 - Standardized Approach
 - Internal Ratings Based Approach
- Basel 2 vs Capital Requirements Directive

Beyond Basel 2

- Economic vs. Regulatory Capital
- Allocating Risk Capital
- Integrating Risk capital into Pricing
 - Credit portfolio management
- Basel 2+ - What's next?



Legend

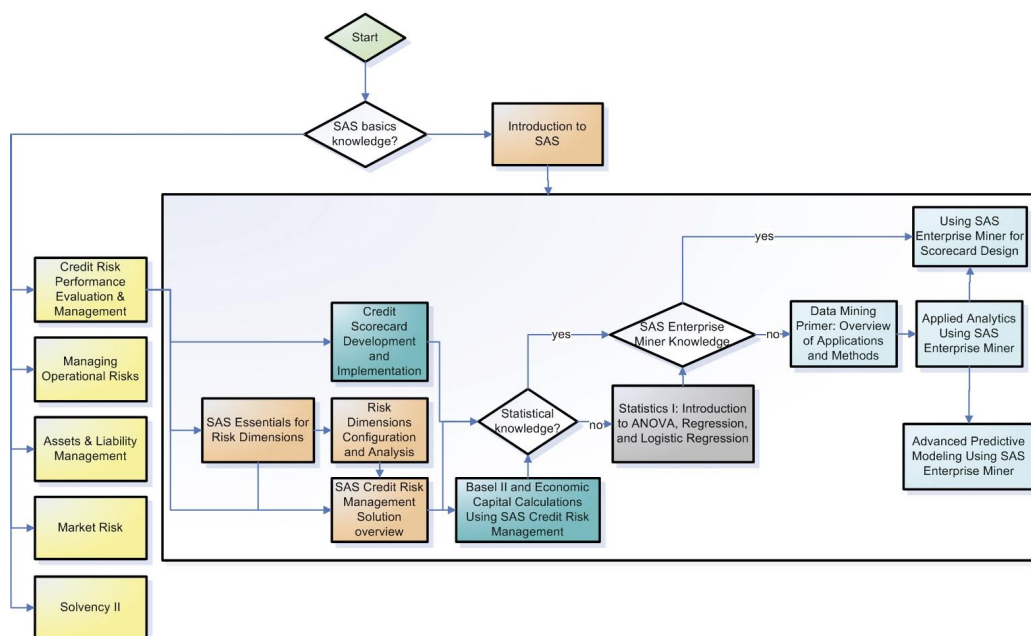
Business Trainings

SAS Technology & Solutions

Methodologies & Regulatory Directions

Statistics

Data Mining



Trainings		Duration	Code	Market Risk Analyst	Market Risk Business User	Credit Risk Analyst	Credit Risk Business User	Operational Risk Analyst	Operational Risk Business User	Insurance Analyst	Insurance Business User
Business	Assets & Liability Management improvement in Basel II implementation	1		•	•						
	Market Risks	1		•	•						
	Credit Risk Performance Evaluation and Management	1				•	•				
	Solvency II	1								•	•
	Managing Operational Risks	1						•	•		
Technology	SAS Essentials for Risk Dimensions (4.1)	2	INRD	•	•	•	•			•	•
	Risk Dimension Configuration and Analysis (4.1)	3	RDIM	•		•				•	
	Credit Scorecard Development and Implementation	2	CSDI								
	Basel II and Economic Capital Calculations Using SAS Credit Risk Management	2	RDCRD			•	•				
	SAS Credit Risk Management Solution overview (SAS Credit Risk 4.2 Internal)	3	CRISK42			•	•				
	Introduction to the SAS Operational Risk Product Offering (Internal)	2	OPRISKINT					•	•		
	Statistics I: Introduction to ANOVA, Regression and Logistic regression	3	STAT1			•					•
	Data Mining Primer: Overview of Applications and Methods	1	DMDM			•					•
	Applied Analytics Using SAS Enterprise Miner	3	AAEM			•					•
	Advanced Predictive Modeling Using SAS Enterprise Miner	2	PMADV			•					•
	Using SAS Enterprise Miner for Scorecard Design	1	EMSDUK			•					•



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