Credit Risk Modeling Training Course

Professional Development Training Course Outline

Category	ACCOUNTING & FINANCE	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Credit risk modeling has become a critical component of modern financial management, banking supervision, fintech innovation, and enterprise risk governance. Organizations across the banking, insurance, microfinance, investment, and corporate sectors are increasingly adopting advanced credit risk analytics, predictive modeling, machine learning risk assessment, Basel compliance frameworks, and data-driven decision-making systems to improve portfolio quality and minimize default exposure. Credit Risk Modeling Training Course is designed to provide participants with practical expertise in credit scoring models, probability of default analysis, exposure at default calculations, loss given default estimation, stress testing methodologies, and credit portfolio optimization techniques using globally accepted financial risk management practices.

The course equips professionals with comprehensive knowledge and hands-on skills in financial risk analytics, predictive credit scoring, IFRS 9 expected credit loss modeling, banking risk management systems, AI-powered risk forecasting, and quantitative risk assessment techniques. Participants will explore real-world applications of credit risk frameworks, big data analytics in finance, regulatory capital modeling, and portfolio risk evaluation while learning how to design robust credit risk models for sustainable business growth. The training combines theoretical foundations with practical case studies drawn from global financial institutions and emerging market banking environments to ensure practical implementation and measurable organizational impact.

Programme Curriculum

Credit Risk Modeling Training Course

Introduction

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Course Objectives

1. Understand modern credit risk management frameworks and advanced risk modeling techniques.
2. Develop predictive credit scoring models using statistical and machine learning approaches.
3. Analyze Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).
4. Apply Basel III and IFRS 9 compliance requirements in credit risk modeling.
5. Design data-driven credit risk assessment systems for banking and financial institutions.
6. Improve portfolio risk management through advanced credit analytics and stress testing.
7. Utilize financial data visualization and business intelligence tools for risk reporting.
8. Build AI-powered and fintech-enabled credit risk forecasting models.
9. Evaluate borrower behavior using behavioral scoring and predictive analytics techniques.
10. Strengthen enterprise risk management through integrated credit risk governance frameworks.
11. Apply quantitative risk modeling techniques for loan portfolio optimization.
12. Enhance regulatory reporting accuracy and risk-based decision-making processes.
13. Implement best practices in digital banking risk management and financial risk transformation.

Organizational Benefits

- Improved credit portfolio quality and reduced non-performing loans.
- Enhanced predictive analytics for proactive credit risk management.
- Stronger compliance with Basel III, IFRS 9, and regulatory frameworks.
- Increased operational efficiency in loan approval and monitoring processes.
- Better risk-based pricing and profitability management.
- Improved fraud detection and borrower assessment capabilities.
- Enhanced enterprise-wide risk governance and reporting standards.
- Greater data-driven decision-making and financial forecasting accuracy.
- Strengthened financial resilience through stress testing and scenario analysis.
- Increased competitive advantage through digital risk transformation and AI integration.

Target Audiences

- Credit Risk Analysts
- Banking and Financial Services Professionals
- Risk Management Officers
- Financial Analysts and Economists
- Loan Officers and Credit Managers
- Internal Auditors and Compliance Officers
- Fintech and Digital Banking Professionals
- Finance and Accounting Professionals

Course Duration: 5 days

Course Modules

Module 1: Fundamentals of Credit Risk Modeling

- Introduction to credit risk concepts and financial risk management.
- Types of credit risk in banking and financial institutions.
- Overview of credit risk modeling methodologies and frameworks.
- Key risk indicators and borrower assessment techniques.
- Regulatory environment for credit risk management and compliance.
- Global Case Study: Credit risk failures during the global financial crisis.

Module 2: Credit Scoring and Borrower Analysis

- Principles of credit scoring and risk rating systems.
- Traditional versus AI-driven credit scoring methodologies.
- Customer segmentation and behavioral risk analysis.
- Data collection, cleansing, and validation for credit assessment.
- Predictive analytics for borrower default prediction.
- Global Case Study: Consumer credit scoring models used by international banks.

Module 3: Probability of Default (PD) Modeling

- Understanding Probability of Default concepts and applications.
- Statistical methods for PD model development.
- Logistic regression techniques in default prediction.
- Calibration and validation of PD models.
- Risk-adjusted lending decisions using PD outputs.
- Global Case Study: Basel-compliant PD modeling in multinational banks.

Module 4: Loss Given Default (LGD) and Exposure at Default (EAD)

- Concepts and significance of LGD and EAD in risk management.
- Techniques for estimating recovery rates and collateral valuation.
- Exposure measurement methodologies and credit conversion factors.
- Portfolio impact analysis using LGD and EAD models.
- Integration of LGD and EAD into enterprise risk frameworks.
- Global Case Study: Recovery rate analysis in corporate lending portfolios.

Module 5: IFRS 9 and Basel III Credit Risk Compliance

- Introduction to IFRS 9 Expected Credit Loss (ECL) framework.
- Basel III requirements for capital adequacy and risk management.
- Credit impairment assessment and staging methodologies.
- Regulatory stress testing and capital allocation techniques.
- Compliance reporting and governance best practices.
- Global Case Study: IFRS 9 implementation challenges in emerging markets.

Module 6: Advanced Credit Risk Analytics and Machine Learning

- Introduction to machine learning in credit risk management.
- Application of AI and big data analytics in financial risk forecasting.
- Neural networks and decision tree models for credit scoring.
- Risk visualization and dashboard reporting tools.
- Ethical considerations and model governance in AI-driven risk systems.
- Global Case Study: AI-powered credit analytics in fintech institutions.

Module 7: Credit Portfolio Management and Stress Testing

- Portfolio diversification and concentration risk analysis.
- Credit portfolio optimization techniques.
- Scenario analysis and macroeconomic stress testing.
- Early warning systems for portfolio deterioration.
- Risk-adjusted performance measurement and reporting.
- Global Case Study: Stress testing practices in global banking institutions.

Module 8: Model Validation and Risk Governance

- Principles of model validation and performance monitoring.
- Back-testing and benchmarking techniques for risk models.
- Risk governance frameworks and internal controls.
- Documentation standards and regulatory expectations.
- Emerging trends in digital credit risk transformation.
- Global Case Study: Enterprise-wide model governance in international financial institutions.

Training Methodology

- Instructor-led interactive presentations and discussions.
- Practical demonstrations of credit risk modeling techniques.
- Hands-on exercises using financial datasets and analytics tools.
- Group discussions and collaborative problem-solving activities.
- Real-world case studies from global financial institutions.
- Scenario analysis and credit portfolio simulation exercises.
- Question-and-answer sessions with practical implementation guidance.
- Assessment activities and knowledge evaluation exercises.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.
f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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