



International Training  
Center Paris

# TRAINING SCHEDULE

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# FINANCIAL RISK MANAGEMENT AND CREDIT ANALYSIS TRAINING

## Overview:

The Financial Risk Management and Credit Analysis training program is designed to provide participants with an understanding of the principles of financial risk management and credit analysis. The program covers key topics such as credit risk, market risk, liquidity risk, and operational risk. Participants will learn how to assess creditworthiness of individuals and companies, analyze financial statements, and evaluate different credit risk models. Additionally, the program covers the principles of managing financial risk, including hedging strategies, risk mitigation techniques, and risk monitoring and reporting.

## Objectives:

- Understand the principles of financial risk management and credit analysis
- Learn how to assess creditworthiness of individuals and companies
- Analyze financial statements and evaluate different credit risk models
- Understand the principles of managing financial risk, including hedging strategies, risk mitigation techniques, and risk monitoring and reporting
- Learn how to apply financial risk management concepts to real-world situations
- Develop skills to effectively communicate financial risks to stakeholders

Overall, this Financial Risk Management and Credit Analysis training program is suitable for financial analysts, risk managers, credit analysts, and anyone involved in financial risk management. The program provides a deep dive into the principles of financial risk management and credit analysis, with practical applications and case studies to help participants apply their learning in real-world situations. Participants will learn how to assess creditworthiness of individuals and companies, analyze financial statements, and evaluate different credit risk models. Additionally, they will learn how to manage financial risk using hedging strategies, risk mitigation techniques, and risk monitoring and reporting.

# Targeted Groups:

- Risk managers
- Credit analysts
- Treasury professionals
- Compliance officers
- Professionals involved in risk assessment

# Planning:

## Day 1:

- Introduction to Financial Risk Management and Credit Analysis
- Understanding Credit Risk: types, sources, and measurement
- Credit Risk Management: credit policies, underwriting standards, and loan review

## Day 2:

- Quantitative Methods for Credit Analysis: credit scoring, rating models, and financial statement analysis
- Financial Ratio Analysis and Interpretation
- Credit Risk Mitigation Techniques: collateral, guarantees, and credit derivatives

## Day 3:

- Understanding Market Risk: types, sources, and measurement
- Market Risk Management: market risk policies, value at risk (VaR), and stress testing
- Interest Rate Risk Management: interest rate risk policies, gap analysis, and duration analysis

## Day 4:

- Understanding Liquidity Risk: types, sources, and measurement

- Liquidity Risk Management: liquidity policies, liquidity ratios, and contingency funding plans
- Operational Risk Management: types of operational risk, measurement, and management techniques

**Day 5:**

- Regulatory Environment and Capital Adequacy: Basel Accords, regulatory capital, and stress testing
- Enterprise Risk Management: integrated risk management, risk appetite, and risk culture
- Case Studies and Exercises