



International Degrees Ltd
Financial Training Academy Courses
From the Heart of the World's Main Financial Centre

The Financial
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CerECR Enhanced Introduction to Credit Risk Management

Course Presenter - Dennis Cox

Dennis Cox is CEO of Risk Reward Limited, a Strategy and Risk Consultancy for the financial services industry, as well as being a director of a number of other companies. Risk Reward Limited is a strategy and risk consultancy that specialises in providing practical solutions to its client needs. These include meeting the challenges of the Basel Accord in respect of credit risk and operational risk, as well as other business and regulatory requirements. Entirely focussed on the financial services industry its consultants are all business professionals interested in transferring their knowledge to their clients. The structure of the firm enables Risk Reward Limited to specifically build teams that meet or exceed client expectations. Dennis was formerly Director, Risk Management at HSBC Operational Risk Consultancy and spent 10 years in various senior roles with HSBC. Prior to that he was Global Risk Director at Prudential Portfolio Managers Limited, with responsibility for credit, legal and operational risk for the global business. Previously he spent 12 years in practice with Arthur Young and BDO Binder Hamlyn.

Amongst a range of external interests he is a senior Council member of the ICAEW, a member of the Professional Standards Board, Chairman of the Financial Planning Committee of the London Society and a member of the Money Laundering Committee; together with being the Chairman of the Risk Forum for the Securities and Investments Institute. He also represents the public interest in the regulation of the Institute of Actuaries for financial service matters.

As a regular writer, he was the joint author of the Mathematics of Banking & Finance published by Wiley in March 2006 and is the editor of Frontiers of Risk Management for Euro money, prior to commencing with development of two further texts for Wiley.

Introduction to Credit Risk Management

This course is a general description of the credit risk management function and how it adds value to an organisation, explaining the key components of credit risk management and providing practical examples.

Learning Objectives

Participants will be able to appreciate the key issues and practical solutions within credit risk management.

Who Should Attend

Credit Risk staff, Internal Auditors, Compliance staff, External Auditors, Consultants, and Suppliers

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LOCAL CONTACT

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Methodology

Classroom style lectures featuring intensive use of up-to-date and relevant case studies.

Knowledge Prerequisites

It is expected that participants will have some familiarity with financial services.

Course Outline

Introduction to Credit Risk Management

- The risk management of credit risk
- The role of the credit committee
- The use of rating agencies
- Default risk using historic information
- Personal and Corporate credit risk assessment
- Credit risk management
- Collateral management
- Credit derivatives and the relationship to other information
- Credit losses and operational risk
- The BIS rules
- The IRB approach
- The use test
- The challenges for a financial institution
- Counterparty credit risk
- Reporting credit risk information

Case Study: Consideration of the use of ratings within a credit risk management structure

Case Study: How to make credit risk management forward looking?

