Corporate Credit Risk and Portfolio Management Training Course



09 - 13 Nov 2026

Madrid

5900 € (Per Person)

Ref: #BI2065_31934

Course Introduction / Overview:

This comprehensive training course provides a deep dive into the critical disciplines of corporate credit risk analysis and portfolio management. In today's volatile economic landscape, the ability to accurately assess creditworthiness and strategically manage credit exposure is paramount for financial stability and growth. This program is meticulously designed to equip participants with the analytical tools, quantitative models, and strategic frameworks necessary to navigate the complexities of corporate lending and investment. We will move from foundational principles of financial statement analysis to sophisticated credit risk modeling techniques, drawing upon the influential work of academics like Edward Altman, whose Z-score model remains a cornerstone of distress prediction. The curriculum also explores advanced topics in portfolio management, ensuring that risk is not only measured but also actively managed to optimize returns. As detailed in texts like "Managing Credit Risk," the course emphasizes a practical, real-world approach. BIG BEN Training Center has developed this course to bridge the gap between theoretical knowledge and on-the-job application, empowering professionals to make sound credit decisions and build resilient portfolios that can withstand market shocks and capitalize on opportunities.

Target Audience / This training course is suitable for:

- Credit Analysts and Officers.
- Portfolio Managers.
- Risk Management Professionals.
- Corporate Bankers and Relationship Managers.
- Investment Analysts.
- Financial Controllers and Corporate Treasurers.
- Internal and External Auditors.
- Regulatory and Compliance Staff.
- Asset Managers.
- Financial Consultants.

Target Sectors and Industries:

- Commercial and Investment Banking.
- Asset Management and Hedge Funds.
- Insurance Companies.
- Private Equity and Venture Capital Firms.
- Credit Rating Agencies.
- Corporate Treasury Divisions of Non-Financial Companies.
- Management and Financial Consulting Firms.
- Governmental financial institutions and regulatory bodies.
- Pension Funds.
- Fintech and Lending Platforms.

Target Organizations Departments:

- Credit Risk Management.
- Portfolio Management.
- Corporate and Commercial Lending.
- Risk Analytics and Modeling.
- Treasury and Capital Management.
- Internal Audit.
- Corporate Finance.
- Investment and Securities.
- Compliance and Regulatory Affairs.
- Financial Control.

Course Offerings:

By the end of this course, the participants will have able to:

- Conduct a thorough analysis of corporate financial statements to assess credit risk.
- Apply advanced qualitative and quantitative techniques for credit evaluation.
- Develop and interpret key credit risk models, including scoring and structural models.
- Measure and quantify the core components of credit risk such as PD, LGD, and EAD.
- Implement effective credit portfolio management strategies to mitigate concentration risk.
- Utilize diversification and hedging techniques to optimize portfolio performance.
- Understand and apply the principles of risk-adjusted return on capital (RAROC).
- Navigate the complexities of regulatory frameworks like Basel III and IFRS 9.
- Perform robust stress testing and scenario analysis on credit portfolios.
- Identify early warning signals of credit deterioration in corporate borrowers.

Course Methodology:

The training methodology at BIG BEN Training Center is designed to be highly interactive, practical, and engaging, ensuring that participants can immediately apply their learning in a professional context. This course moves beyond traditional lectures by integrating a dynamic blend of teaching techniques. A cornerstone of our approach is the extensive use of real-world case studies, examining both successful credit structures and notable corporate defaults to draw out critical lessons. Participants will engage in hands-on workshops and group exercises focused on financial analysis, credit model building, and portfolio simulation. These collaborative sessions encourage peer-to-peer learning and the exchange of diverse perspectives. Interactive discussions, expert-led Q&A sessions, and practical problem-solving activities are woven throughout the five days to reinforce key concepts. We emphasize a learning-by-doing philosophy, where participants receive continuous feedback from the instructor to refine their analytical skills and strategic thinking. This immersive and practical methodology ensures a deep and lasting understanding of corporate credit risk and portfolio management principles.

Course Agenda (Course Units):

Unit One: Foundations of Corporate Credit Risk

- Introduction to credit risk and the credit cycle.
- The role of a credit analyst in the financial system.
- Framework for comprehensive credit risk analysis.
- Deep dive into financial statement analysis: balance sheet, income, and cash flow.
- Mastering financial ratio analysis for credit assessment.
- Evaluating industry and economic risk factors.
- Assessing qualitative factors: management, strategy, and governance.

Unit Two: Advanced Corporate Credit Analysis

- Advanced cash flow analysis and forecasting techniques.
- Assessing a company's debt capacity and repayment ability.
- Structuring credit facilities and negotiating covenants.
- Identifying early warning signals of financial distress.
- Analyzing complex corporate structures and group risk.
- Specialized credit analysis for different industries.
- Case study workshop on a complex corporate credit assessment.

Unit Three: Quantitative Credit Risk Modeling

- Introduction to credit risk quantification.
- Modeling Probability of Default (PD).
- Estimating Loss Given Default (LGD) and Exposure at Default (EAD).
- Building and applying credit scoring models like the Altman Z-score.
- Introduction to structural models like the Merton model.
- Understanding the IFRS 9 Expected Credit Loss (ECL) framework.
- Model validation and back-testing best practices.

Unit Four: Strategic Credit Portfolio Management

- Principles of portfolio theory applied to credit assets.
- Measuring and managing portfolio concentration risk.
- Strategies for effective portfolio diversification.
- Calculating Risk-Adjusted Return on Capital (RAROC).
- Active credit portfolio management techniques.
- Using credit derivatives for hedging and risk transfer.
- Portfolio reporting and risk monitoring frameworks.

Unit Five: Regulatory Frameworks and Modern Challenges

- Overview of the Basel Accords (II, III, and IV) and their impact.
- Calculating regulatory and economic capital for credit risk.
- Designing and implementing effective stress testing programs.
- Managing counterparty credit risk in derivatives and trading.
- Assessing and mitigating sovereign and country risk.
- The impact of technology and AI on credit risk management.
- Future trends and emerging challenges in the credit landscape.

FAQ:

Qualifications required for registering to this course?

There are no requirements.

How long is each daily session, and what is the total number of training hours for the course?

This training course spans five days, with daily sessions ranging between 4 to 5 hours, including breaks and interactive activities, bringing the total duration to 20 - 25 training hours.

Something to think about:

How might the increasing reliance on automated, AI-driven credit scoring models impact the fundamental role of qualitative judgment and human oversight in corporate credit analysis?

What unique qualities does this course offer compared to other courses?

This course distinguishes itself by offering a holistic and integrated perspective on the credit lifecycle, seamlessly connecting the micro-level task of individual credit analysis with the macro-level strategy of portfolio management. Unlike programs that treat these as separate subjects, our curriculum is built on the premise that sound portfolio outcomes begin with rigorous single-obligor assessment. We place a strong emphasis on practical application, moving beyond theory to immerse participants in complex, real-world case studies that mirror the challenges they face professionally. The curriculum is uniquely forward-looking, addressing not only established frameworks like the Basel Accords but also dedicating significant time to modern challenges such as the implications of IFRS 9, the rise of fintech lenders, and the integration of machine learning in risk modeling. Furthermore, the course fosters critical thinking by exploring the crucial balance between quantitative models and qualitative judgment, preparing participants not just to run numbers but to make informed, defensible credit decisions in an environment of uncertainty. This blend of depth, practical relevance, and strategic foresight provides a uniquely comprehensive learning experience.