

eLearning Solutions

Profitability and Credit Risk

Lending in the context of the Bank's credit policy

Taking ownership of potential risks throughout the loan origination process is essential to supporting enterprise-wide risk management and strategy. Credit practitioners' ability to balance risk and profitability, while understanding different exposures on the bank's books in terms of capital, risk and expected loss, is a key advantage in a competitive environment. Moody's Analytics eLearning course, **Profitability and Credit Risk**, teaches essential skills in quantifying and monetizing risk for the bank while structuring loan transactions that maximize profitability.

Learning Outcomes with Organizational Benefits

Upon completion of this course, credit practitioners will be able to...

- » Understand banking regulations as they relate to the treatment of different types of risk and the methods of calculating the level of riskiness of an asset
- » Improve loan quality by understanding the business the bank is in and the link between the institution's risk appetite and its overall strategy
- » Maximize profitability by pricing loans more precisely without taking undue risks
- » Identify how credit risk relates to individual loans and to their potential impact upon portfolios of loans
- » Apply the concepts learned to their day-to-day credit decisions, improving decision quality, consistency and transparency

Comprehensive Turn-Key Solution

In addition to our world-class online learning environment, we offer additional services to make the management, implementation and administration of our eLearning program a turn-key experience.

TARGET AUDIENCE

- » Commercial and corporate lenders and relationship managers
- » Commercial and corporate loan analysts and underwriters
- » Certificate in Commercial Credit "CICC" certification candidates



INTERACTIVE LESSONS:

- » Lessons
- » Knowledge checks & practice exercises



ASSESSMENTS:

- » Pre-course diagnostics
- » Final Assessments to demonstrate mastery of the concepts taught



ADMINISTRATIVE TOOLS:

- » Monitor participation
- » Assess performance
- » Track completion

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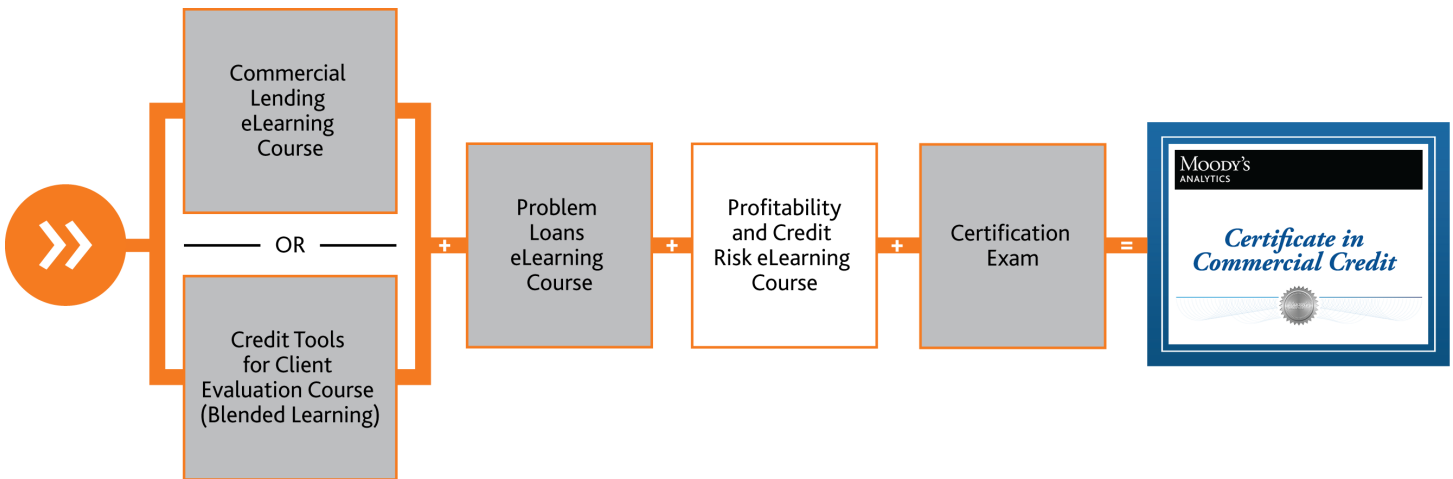
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COURSE OUTLINE

» Pre-course Diagnostics	» Module 1: Risk & Banking <ul style="list-style-type: none"> – Role of the Bank – Risk at the Bank – Balance Sheet – Knowledge Check
» Module 2: Credit Risk & Regulation <ul style="list-style-type: none"> – Basel Regulation – Credit Risk Measurement – Credit Risk Management – Knowledge Check 	» Module 3: Credit Portfolio Management <ul style="list-style-type: none"> – Bank Risk Profile – Economic Profitability – Knowledge Check
	» Final Assessment

The course can be completed in approximately 8 to 10 hours and can be accessed 24/7.

This course is on the pathway to the **Certificate in Commercial Credit "CICC"** certification program.



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