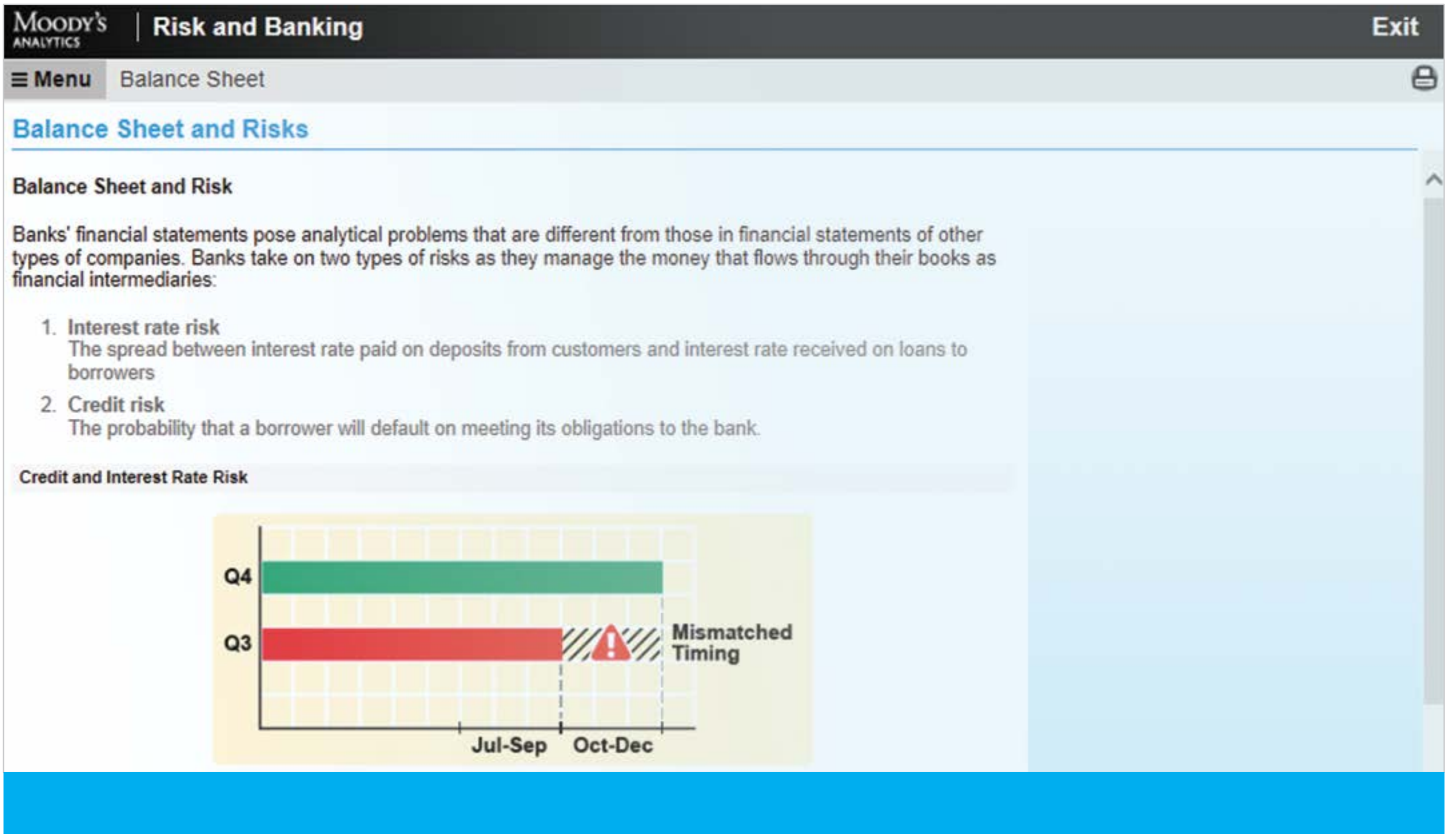
MOODY'S ANALYTICS

Profitability and Credit Risk Learning Solution



Profitability and Credit Risk provides insights to mitigate risks and different types of exposures on a bank's books in terms of capital, risk, and expected loss. This 8-10 hour eLearning course is on the learning path for the Certificate in Commercial Credit.

You learn how to:

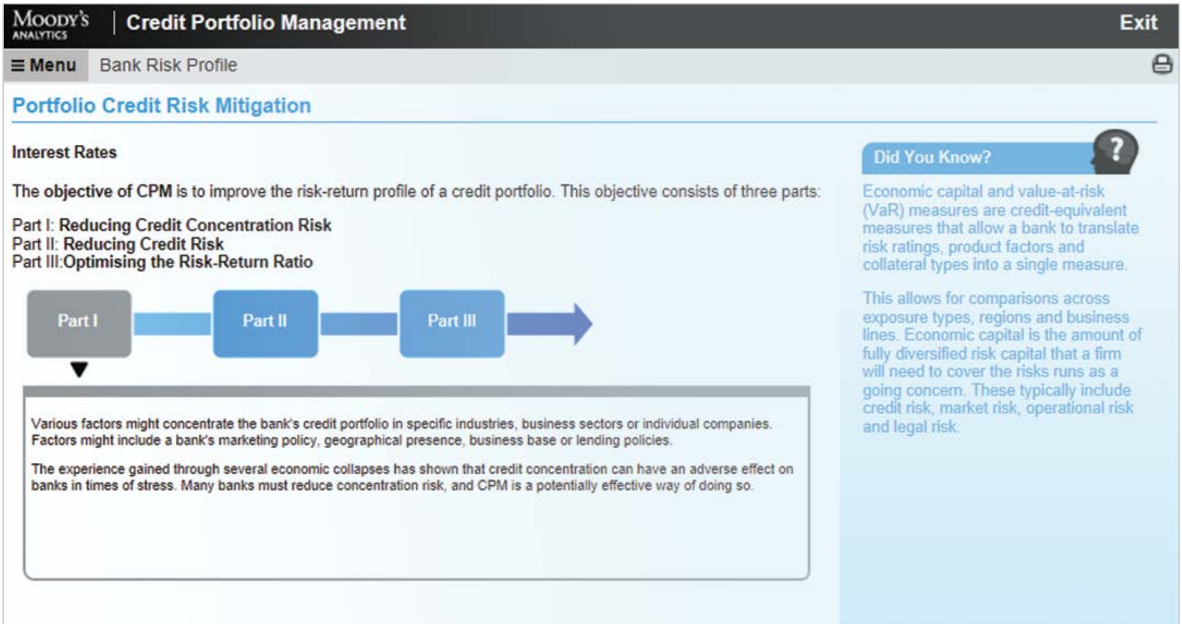
» Gain insights into banking regulations, their treatment of different types of risk, and methods of calculating the riskiness of an asset.

» Improve loan quality by aligning your institution's risk appetite and its overall strategy.

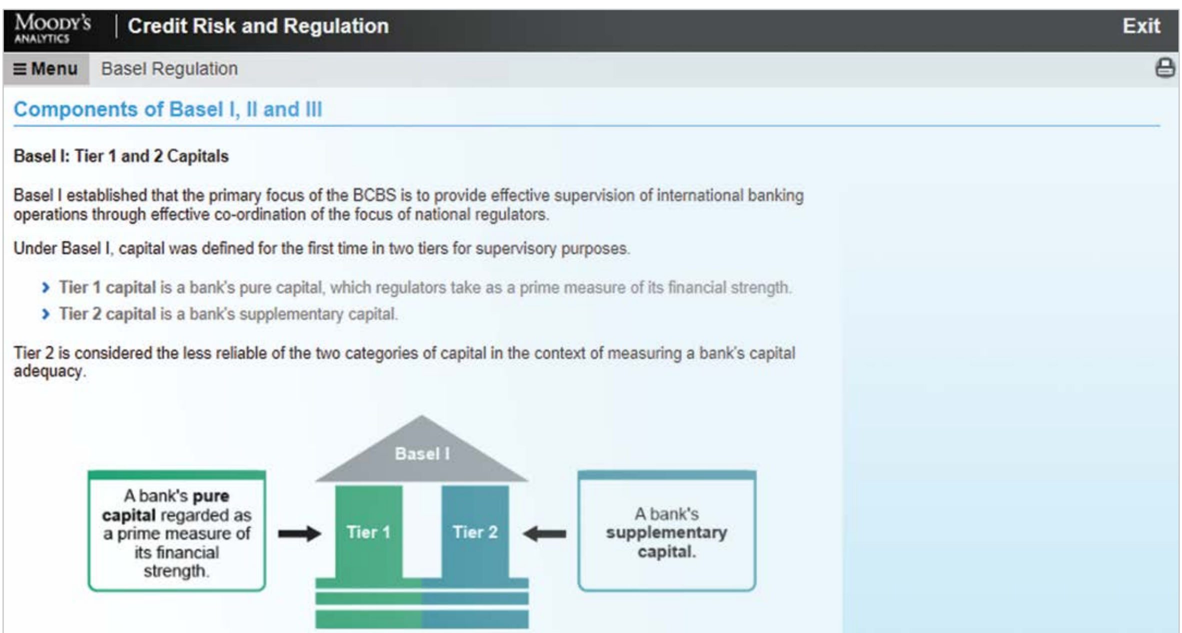
» Develop skills to maximize profitability by pricing loans more precisely without taking undue risks.

» Identify how credit risk relates to individual loans and its potential impact upon portfolios of loans.

» Apply the concepts in your day-to-day credit decisions, improving decision quality, consistency, and transparency.



Moody's Analytics learning solutions help transform work performance, providing you with the skills and tools to apply complex concepts and make sound credit decisions.



Profitability and Credit Risk delivers insights into banking regulations and their implications for financial institutions.

With Moody's Analytics eLearning:

- You gain in-depth understanding of credit theory and sector-specific factors from our relevant and current banking course.
- You concentrate your studies on the areas where you have knowledge gaps, through our pre-course diagnostics.
- You optimize your learning time through our engaging, industry-leading online programs with interactive, multi-media lessons and quizzes.
- You complete the curriculum through an end-of-course, online exam to test mastery of the concepts taught.
- Program sponsors can monitor participation, assess performance, and access critical detail to support measuring ROI.

Who is taking this course?

- Commercial and corporate lenders
- Commercial and corporate relationship managers
- Commercial and corporate loan analysts
- Commercial and corporate loan underwriters
- Certificate in Commercial Credit candidates

Profitability and Credit Risk is on the learning pathway for the Certificate in Commercial Credit.

Understanding your institution's tolerance for risk and making sound credit decisions is an essential skill for successful commercial and corporate lending professionals. This course will broaden your perspective of the different types of exposures on a bank's books in terms of capital, risk, and expected loss. Advance your career by improving your expertise and day-to-day decision quality.

Profitability and Credit Risk

Pre-course Diagnostics

Risk & Banking	**Credit Risk & Regulation**
Role of the Bank	Basel Regulation
Risk at the Bank	Credit Risk Measurement
Balance Sheet	Credit Risk Management
Credit Portfolio Management	**Final Assessment**
Bank Risk Profile	
Economic Profitability	

This course can be completed in 8 to 10 hours.

LEARN MORE

Learn more about Moody's Analytics industry-leading learning solutions. Contact us at elearning@moodys.com or visit us at www.moodysanalytics.com/learning.

www.moodysanalytics.com/learning

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