



## Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

Tel: +27 12 004 8389 · Mobile: +27 65 077 6310

Email: [apply@aatikd.co.za](mailto:apply@aatikd.co.za) · Website: [www.aatikd.co.za](http://www.aatikd.co.za)

### COURSE BROCHURE

# Credit Portfolio Management For Financial Institutions Training

Business, Commerce and Management Studies / Office Administration

Unit Standard 116601 · NQF Level 4 · 4 Credits · 1 Day

## COURSE OVERVIEW

This course equips financial professionals with advanced skills to manage credit portfolios within financial institutions. It covers credit risk assessment, portfolio diversification, and regulatory compliance to optimise risk-return profiles.

|                 |                                           |
|-----------------|-------------------------------------------|
| Category        | Business, Commerce and Management Studies |
| Subfield        | Office Administration                     |
| Unit Standard   | 116601                                    |
| Accreditation   | SAQA Accredited · NQF Level 4 · 4 Credits |
| Duration        | 1 day                                     |
| Training Method | Online, On-Campus, In-House               |
| Certificate     | Issued via AATICD LMS – verifiable online |

## LEARNING OUTCOMES

- Apply portfolio theory and credit risk models to construct and manage diversified credit portfolios.
- Analyse credit risk factors including probability of default, loss given default, and exposure at default.
- Evaluate the impact of macroeconomic and industry-specific variables on portfolio performance.
- Design strategies for credit risk mitigation, including securitisation, hedging, and use of credit derivatives.
- Implement regulatory frameworks such as Basel III and IFRS 9 in portfolio management practices.
- Demonstrate the ability to monitor and report on portfolio risk metrics and compliance.

## WHO SHOULD ATTEND

- This course is designed for credit analysts, portfolio managers, risk officers, and senior financial professionals in banking, insurance, and asset management sectors.

## COURSE OUTLINE

### Day 1: Foundations of Credit Portfolio Management

- Introduction to credit portfolio management: objectives and scope.
- Credit risk fundamentals: probability of default, loss given default, exposure at default.
- Portfolio risk metrics: expected loss, unexpected loss, credit VaR.
- Concentration risk: single-name, sector, and geographic concentrations.
- Regulatory landscape: Basel III capital requirements and stress testing.
- Risk-return optimisation: diversification and portfolio construction.
- Case study: building a diversified credit portfolio for a South African bank.
- Practical exercise: calculating portfolio risk measures using Excel.

## ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **4 NQF credits** at **NQF Level 4**.

## PRICING (PER DELEGATE, EX-VAT)

| Delegates | Training Method      | Price per Delegate | Total       |
|-----------|----------------------|--------------------|-------------|
| 1         | Online               | R 12,800.00        | R 12,800.00 |
| 1         | In-House             | R 16,600.00        | R 16,600.00 |
| 1         | On-Campus (Pretoria) | R 19,200.00        | R 19,200.00 |

## UPCOMING SESSIONS

| Start       | End         | Method    | Venue                   |
|-------------|-------------|-----------|-------------------------|
| 10 Aug 2026 | 10 Aug 2026 | On-Campus | Cape Town, South Africa |
| 11 Aug 2026 | 11 Aug 2026 | On-Campus | Dubai, UAE              |
| 12 Aug 2026 | 12 Aug 2026 | On-Campus | Pretoria, South Africa  |
| 13 Aug 2026 | 13 Aug 2026 | On-Campus | Abu Dhabi, UAE          |
| 14 Aug 2026 | 14 Aug 2026 | On-Campus | Durban, South Africa    |
| 14 Aug 2026 | 14 Aug 2026 | On-Campus | Mauritius               |
| 17 Aug 2026 | 17 Aug 2026 | On-Campus | Harare, Zimbabwe        |
| 17 Aug 2026 | 17 Aug 2026 | On-Campus | Dubai, UAE              |

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

## HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit [www.aaticd.co.za](http://www.aaticd.co.za), open the page for this course (Unit Standard 116601) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to [apply@aaticd.co.za](mailto:apply@aaticd.co.za) – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call **+27 12 004 8389** or WhatsApp **+27 65 077 6310** and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

### Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza, 1122 Burnett St, Hatfield 0028, Pretoria, Gauteng, South Africa  
Tel: +27 12 004 8389 · WhatsApp: +27 65 077 6310 · [apply@aaticd.co.za](mailto:apply@aaticd.co.za) · [www.aaticd.co.za](http://www.aaticd.co.za)