



Accredited Africa Training Institute for Capacity Development

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

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COURSE BROCHURE

Credit Risk Management

Custom Courses / Accounting and Finance

Unit Standard AATICD-0187 · NQF Level 5 · 10 Credits · 5 Days

COURSE OVERVIEW

This course equips learners with the principles and practices of credit risk management, enabling them to assess, monitor, and mitigate credit risk within an organisation. It covers credit risk frameworks, measurement techniques, and regulatory compliance, ensuring participants can make informed lending decisions and protect the financial health of their institution.

Category	Custom Courses
Subfield	Accounting and Finance
Unit Standard	AATICD-0187
Accreditation	SAQA Accredited · NQF Level 5 · 10 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply credit risk management frameworks to identify and classify credit risk exposures.
- Analyze financial statements and credit data to assess borrower creditworthiness.
- Evaluate credit risk mitigation techniques, including collateral and guarantees.
- Implement credit risk measurement models such as probability of default and loss given default.
- Design credit risk policies and procedures aligned with regulatory requirements.
- Demonstrate the ability to monitor and report on credit risk exposures effectively.

WHO SHOULD ATTEND

- This course is designed for credit analysts, risk managers, loan officers, and finance professionals who are responsible for managing credit exposure and need to enhance their skills in credit risk assessment and mitigation.

COURSE OUTLINE

Day 1: Foundations of Credit Risk Management

- Introduction to credit risk: definition, types (default, concentration, counterparty)
- Importance of credit risk management for financial stability
- Regulatory landscape: Basel III/IV, IFRS 9, and SA regulations
- Credit risk management framework: policies, processes, and governance
- Key stakeholders: risk managers, credit officers, regulators
- Overview of credit risk lifecycle

Day 2: Credit Risk Assessment and Measurement

- Credit assessment process: 5 Cs of credit (Character, Capacity, Capital, Collateral, Conditions)
- Quantitative analysis: financial ratios, cash flow analysis
- Qualitative factors: industry, management, business model
- Credit scoring models: logistic regression, machine learning basics
- Internal and external credit ratings
- PD, LGD, EAD estimation methods
- Risk-weighted assets (RWA) calculation under standardised and IRB approaches

Day 3: Credit Risk Mitigation and Portfolio Management

- Collateral management: types, valuation, and legal considerations
- Guarantees and letters of credit
- Netting agreements and master agreements
- Credit derivatives: credit default swaps (CDS), credit-linked notes (CLNs)
- Securitisation: structure, risks, and benefits
- Portfolio diversification: Herfindahl-Hirschman Index, concentration limits
- Credit VaR models: CreditMetrics, CreditRisk+
- Stress testing and scenario analysis

Day 4: Credit Risk Monitoring, Reporting, and Regulatory Compliance

- Early warning indicators: financial covenants, payment delays, market signals
- Watchlist management and corrective actions
- Credit risk reporting: dashboards, risk appetite statements, limit breaches
- IFRS 9 provisioning: stage allocation, ECL calculation
- Regulatory capital: Basel III/IV capital buffers, leverage ratio
- Pillar 2: ICAAP, stress testing
- Pillar 3: disclosure requirements
- Internal audit and credit risk review processes

Day 5: Advanced Topics and Practical Application

- Specialised lending: SME credit scoring, agricultural risk, sovereign risk
- Integrated risk management: credit risk interaction with market and operational risk
- Risk-based pricing: RAROC, cost of credit
- Fintech innovations: peer-to-peer lending, alternative data, blockchain
- Climate risk and ESG in credit assessment
- Emerging trends: AI, machine learning, big data analytics
- Comprehensive case study: credit risk assessment and management for a corporate borrower

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 **10 NQF credits** at **NQF Level 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 17,700.00	R 17,700.00
1	In-House	R 23,100.00	R 23,100.00
1	On-Campus (Pretoria)	R 26,700.00	R 26,700.00

UPCOMING SESSIONS

Start	End	Method	Venue
24 Aug 2026	28 Aug 2026	On-Campus	Victoria Falls, Zimbabwe
24 Aug 2026	28 Aug 2026	On-Campus	Bangkok, Thailand
31 Aug 2026	04 Sep 2026	On-Campus	Lusaka, Zambia
31 Aug 2026	04 Sep 2026	On-Campus	London, UK
07 Sep 2026	11 Sep 2026	On-Campus	Mauritius
07 Sep 2026	11 Sep 2026	On-Campus	Pretoria, South Africa
07 Sep 2026	11 Sep 2026	On-Campus	Abu Dhabi, UAE
07 Sep 2026	11 Sep 2026	On-Campus	Harare, Zimbabwe

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, open the page for this course (Unit Standard AATICD-0187) 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 – 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.

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