

Credit Risk Management

April 26, 2012, Copenhagen

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08.30 **Light breakfast**

09.00 **Welcome and introduction**

09.15 **1. Introduction to Credit Risk Management**

- Types of Loans/Exposures
- Types of Credit Risk
- Lessons from History
- Lessons from the Current Crisis
- What do banks look at when granting a loan?

10.15 **Coffee Break**

10.30 **2. Capital Requirements**

- Why BIS-rules?
- New BIS-rules
- Recommendations
- The Standardised Approach
- Internal Rating Based
 - Foundation
 - Advanced

12.00 **Lunch**

13.00 **3. Credit Risk Measurement**

- Key Figures for Credit Risk
 - Expected Default (ED)
 - Expected Exposure (EE)
 - Loss Given Default (LGD)
- A method for measuring default risk: KMV Moody's
- CreditMetrics™

14.30 **Coffee Break**

14.45 **4. Credit Risk Management**

- Lines/Limits
- Covenants
- Collateral management
- Margin calculation
- Use of Credit Derivatives

16.00 **End of course and evaluation**

Price

The price for the course is DKK 6.000. The price includes course material, lunch and refreshments but is exclusive of VAT