



IN-PERSON COURSE:
Credit Risk Analysis
Ciudad de Guatemala, Guatemala

INSTRUCTOR

Board of Governors of the Federal Reserve System (FED)

DATE AND HOST

June 24 - 27, 2024
Superintendencia de Bancos de Guatemala

SCHEDULE

9:00 am to 17:00 hours

LANGUAGE

English

LIMITED TO

2 participants per institution

REGISTRATION DEADLINE

June 5, 2024

CONTACT

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Training
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PARTICIPANT PROFILE

The course is designed for participants with one to three years of financial institution supervision and regulation experience. It provides an introductory learning experience designed to provide a basic set of analytical and examination skills that are applicable to the asset quality review function. The participant will: (1) have bank examination experience (2) have been introduced to loan analysis; and, (3) have participated or will participate in the review of loans during the examinations or inspections of financial institutions.



COURSE OVERVIEW

- The course covers fundamental credit risk topics including repayment source analysis, key financial ratios, loan rating systems, reviewing loans for quality, assessing a financial institution's risk management practices, and the role and responsibilities of the loan review bank examiner.
- The course combines lectures with a bank case study in which participants will work in groups to simulate the experience of assessing inherent credit risk, reviewing credit risk management practices, and grading loans.
- Participants will be able to identify the key analytical skills necessary to assess credit and demonstrate those skills through case study work that involves the assessment of sample credits in a team-based environment.



COURSE OBJECTIVES

- Identify and analyze the inherent risk faced by financial institutions when extending credit.
- Analyze borrowers' income statements, balance sheets, and cash flow statements to assess loan repayment capacity.
- Assess the quality of a financial institution's credit risk management processes.
- Understand the responsibilities of the examiner reviewing loans.
- Classify loans according to regulatory definitions.
- Identify the factors to consider when managing a deteriorating loan.

