



Online – Market, Credit & Operational Risk Management

Bank risk management principles and good practice

This online course presents industry good practice and latest developments in bank risk management, with special emphasis on market risk, credit risk and operational risk. These risks are the three most significant drivers of bank regulatory capital requirement, and banks recognize the need to manage

these risks as efficiently as possible as part of a drive to improve performance. The Covid-19 crisis has also made banks even more focused on the management of risk, dedicating more time and resources to dealing with such risk. **This online course consists of three half-day sessions.**

How you will benefit

- ✔ Gain an excellent review of the Theory of Risk Management, where we will cover the basis for **Market, Credit, and Operational Risk**
- ✔ Be aware of latest developments in the field, both business drivers and regulatory requirements
- ✔ Chart a path forward, examining how risk tools like stress testing, scenario analysis and capital allocation will change going forward
- ✔ Gain real-world, practical guidance that will allow you to apply the insights and learnings directly in your day job

Faculty

Professor **Moorad Choudhry** is the former Chief Executive Officer of Habib Bank AG Zurich in London, and Honorary Professor at University of Kent Business School. Previously Moorad was Head of Treasury at RBS Corporate Banking, Head of Treasury at Europe Arab Bank, Head of Treasury at KBC Financial Products and vice-president in structured finance services at JPMorgan Chase Bank. He began his career at the London Stock Exchange in 1989.

Moorad is a Fellow of the Chartered Institute for Securities & Investment, a Fellow of the Global Association of Risk Professionals, a Fellow of the Institute of Directors, a Fellow of the London Institute of Banking & Finance and a Freeman of the Worshipful Company of International Bankers. He is on the Editorial Boards of the Journal of Structured Finance and Qualitative Research in Financial Markets and has authored over 20 textbooks on banking and finance.

 3 days

 [Check AIF.nl for dates](#)

 € 1,195

Program Content

Module I: Credit risk

- Defining credit risk
- The largest risk in most financial services balance sheets
- Risk appetite statements
- The different types of credit risk
 - Sovereign
 - Corporate
 - Retail
 - Systemic
 - Counterparty
 - Concentration risk
- What does credit scoring measure
- SWOT analysis
- Credit scoring in practice
- The Basic Principles of Lending
- Appraisal techniques
- Credit assessment for personal clients, corporate clients
- The Impact of IFRS9
 - Key measures in IFRS9
 - Recognition, de-recognition, classification, measurement and impairment of financial instruments
 - Classification and measurement under IAS 39

Module II: Market risk

- Introduction to market risk
- Types of market risk
- Interest rate risk
 - Equity price risk
 - Foreign exchange risk
 - Commodity price risk
- Volatility
- Portfolio effects from diversification
- Risk appetite and tolerance
- Risk limits and control processes, and managing risk exposure
- Introduction to Value at Risk (VaR)
- Calculating VaR

Module III: Operational risk

- What is operational risk?
 - Identifying & classifying operational risk categories
- Analyzing specific risks
 - Identifying and managing operational risk in a process issue
 - Developing an operational risk management framework
- Measuring operational risk
 - Understanding the operational risk impact and regulatory capital driver
- Managing and implementing the operational risk management policy

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Enrolling & Practical Information

Enrollment requirements

AIF considers each enrollment application carefully to ensure the quality and level of the program is maintained and that participation of candidates is beneficial to both themselves and their organizations. The general prerequisite for all AIF programs is the possession of an academic or equivalent degree, as well as proficiency in English and practical experience.

Certificates

An AIF certificate of attendance is awarded to all participants who successfully complete the program.

Program fees

Program fees include tuition and all comprehensive program materials and books that are needed for the program.

Online platform

AIF's online programs are held on Zoom.

In-company programs

For information on how AIF can add value to your organization via a tailored in-company program, please contact AIF directly at: +31 20 520 0160.

Ready to learn more? Find your program and reserve your place at [AIF.nl](https://www.aif.nl)

About Amsterdam Institute of Finance

AIF is a global financial innovation and education institute headquartered in Amsterdam. Through our open enrollment programs in Amsterdam and our in-company programs throughout the world, we connect ambitious professionals with the best minds in finance and other related topics. Taking part in one of our programs is a direct investment in your personal future and the success of your organization.

This is what makes the AIF experience unique:

- We believe in responsible, sustainable and inclusive finance
- Our clients, rather than profits, come first
- AIF is an independent organization which allows us to cherry-pick our faculty from the world's leading business schools, such as INSEAD, Oxford, Cambridge Judge and others
- AIF delivers top quality programs. Our alumni give our faculty an average rating of 4.6 out of 5.0
- Enrollment in one of our programs means you become part of the AIF network, connecting you to professionals from more than 1,200 organizations in over 110 countries

