

Training course on Corporate and Bank Risk assessment

THE MODULE'S HIGHLIGHTS

RATING METHODOLOGY AND SCORING MODEL

QUANTITATIVE & QUALITATIVE ASSESSMENT

FINANCIAL STATEMENTS ADJUSTMENTS

CAPITAL ASSESSMENT AND CAPITAL ADEQUACY

INTERNATIONAL STANDARDS

Corporate bank risk assessment

OVERVIEW

Credit risk analysis is fundamental for financial institutions that provide loans to business for ECAs and for insurers that take such risk on their books. This training course, which was built around SACE's experience with counterparties in emerging markets, is aimed toward those professionals who are seeking to enhance their analytical skills in assessing corporate and bank credit risk. Analytical tools and underlying methodologies used for credit risk analysis will be described and explained using clear examples, case studies and exercises. Participants will learn SACE's approach and methodology to credit risk assessment, taking into account both quantitative and qualitative factors.

COURSE OBJECTIVES

The purpose of this course is to provide participants with in depth knowledge of the factors and variables to be considered in credit analysis. In particular, the instructors will focus on the methodology employed by SACE for assessing corporate and bank credit risk. Specifically how evaluation of past and prospective financial ratios coupled with qualitative element assessment enables the overall counterparty risk to be summarized into a rating will be covered.

The participants will learn to:

- Better understand SACE's approach to credit risk and evaluation process
- Apply a structured approach to counterparties' credit assessments
- Calculate and interpret key financial ratios used in credit risk assessment
- Analyze capital structures & sources of debt (using qualitative and quantitative techniques)
- Analyze corporations and banks on a stand-alone basis and in the wider context of their groups or countries
- Recognize key factors in evaluating the future performance and creditworthiness of companies and banks.

TUITION

Tuition will be provided by highly qualified professionals and executives with proven expertise based on work experience and comprehensive knowledge of the relevant fields.

LOCATION

Upon request, at client's premises or in SACE's Rome office. In special circumstances, this course can be held virtually, by means of videoconferencing software.

TOPICS

Corporate Risk Analysis – part 1

- Introduction to SACE's rating methodology
- Quantitative assessment
- Qualitative assessment
- SACE's scoring model
- The scoring model adjusted by industry

Corporate Risk Analysis – part 2

- Key financial ratios used in the rating process
- The importance of cash flow analysis
- Financial statements adjustments
- Group structure

Case study

Evaluation of the creditworthiness of a medium-sized company using SACE's methodology

Bank risk Analysis

Introduction to SACEs rating methodology

Qualitative Assessment

- The operating environment
- Ownership and governance
- Management strategy

Quantitative assessment

- Asset quality assessment
- Capital assessment - capital adequacy and the provisions of Basel II
- Funding base analysis
- How to assess the operating performance of banks
- Liquidity analysis
- International standards

Case study

Evaluation of a bank in an emerging market for a documentary credit transaction

We are

SACE is a leading provider of financial solutions, supported by a range of trade finance, political and credit risk insurance as well as financial guarantees. With over € 164 billion of outstanding commitments, we serve more than 37,000 business customers, facilitating access to commercial & bank financing in 198 countries worldwide. Since 2004 we have been providing advisory services, consultancy and training on topics relevant to ECA's activities, financial and multilateral institutions and sharing best practices and know-how to enhance mutual understanding and cooperation.

Beyond traditional advisory services

We believe that sharing best practices and know-how enhances mutual understanding and facilitates cooperation amongst players active in trade finance. Our training services cover a variety of areas and topics and are provided by highly qualified professionals and executives at client premises or in SACE's Rome office. Advisory services are offered through various modalities in order to meet the respective needs of the counterparties, namely:



standardized formulas of workshops on specific topics



tailor-made advisory and assistance for new business/product/activity development



consultancy on the set-up of ECAs, including assistance to governments and supervisory authorities

Other training modules you could be interested in

- Corporate and Bank Risk Assessment
- Country Risk Analysis
- Risk Management and Monitoring
- International Regulation for Export Credit
- Project Finance
- Export Credit & Credit Insurance
- Environmental Impact Assessment
- Governance, Corporate Strategy, CSR and Internal Auditing

- Factoring and Trade Finance
- Customer Relationship Management

Our Credentials

Capacity Building Projects

Set-up & Modernizations

 Qatar Development Bank 2023, 2018 Qatar	 SAUDI EXIM BANK 2023, 2022 Saudi Arabia	 Export Bahrain 2022 Bahrain	 EKA Ukraine 2023, 2021 Ukraine	 DHAMAN 2021 - 2014 Kuwait	 ECIO 2021 - 2020 Greece	 ECG 2023-2022-2021 2020, Greece	 Saudi EximBank 2019-2018 Saudi Arabia
 ABGF 2019 Brazil	 HBOR 2019 - 2018 - 2015 - 2012 - 2008 Croatia	 ECIC 2019, 2015 South Africa	 KazakhExport KazakhExport 2019, 2015, 2006 Kazakhstan	 Indonesia Eximbank 2018 Indonesia	 ALTUM 2018 Latvia	 Fund 2015 Georgia	 EXIAR 2011 - 2012 - 2013 Russia
 Ukreximbank 2018 Ukraine	 Turk Eximbank 2017 - 2015 Turkey	 Bancomext 2015 Mexico	 Beleximgarant 2014 Belarus	 ICIEC 2014, 2013, 2009 Saudi Arabia	 EximBank Romania 2014 - 2009 - 2008 - 2006 Romania	 SMECA 2004-2005 Serbia and Montenegro	

CONTACT US

For further inquiries about our advisory services and a tailored offer, please visit www.sace.it or contact us

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