

GOVERNANCE & COMPLIANCE | COURSE BROCHURE

Credit Policy and Lending Governance

5 days | Classroom training | English

SMART HORIZON

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Course content

Why attend

Sound credit policy and governance protect lenders from excessive losses. This course covers lending governance: credit risk strategy and appetite, credit policies, delegated authorities and committees, credit assessment standards, concentration limits, monitoring and early warning, problem loans and credit risk reporting.

Many financial institution failures began with weak credit governance. You will learn how to set and oversee prudent lending.

Professional Problems This Course Is Designed to Solve

• Difficulty translating subject knowledge into practical workplace decisions.
• Inconsistent approaches to the activities covered in the course outline.
• Lack of a structured plan for applying and reviewing new skills.

Course methodology

Policy review exercises, credit committee simulations, case studies of lending failures and reporting workshops.

Course objectives

By the end of this course, participants will be able to:
• Link credit strategy to risk appetite
• Develop clear credit policies
• Design delegated authorities and committees
• Set credit assessment standards
• Manage concentrations and monitor portfolios
• Oversee problem loans and credit reporting

Target audience

This course is suitable for:
• Credit risk managers
• Credit committee members
• Senior bankers
• Risk and compliance professionals
• Board risk committee members



Course content

Target competencies

Participants will develop competencies in:
- Policy design
- Credit governance
- Portfolio monitoring
- Problem loan management
- Risk reporting

Course outline

Day 1: Credit Governance

09:00–10:08	Credit risk and strategy
10:08–11:00	Governance structures
11:00–11:30	**Coffee break**
11:30–11:45	Governance structures (continued)
11:45–12:53	Case study
12:53–14:00	Exercise

Day 2: Credit Policy

09:00–10:08	Policy content
10:08–11:00	Underwriting standards
11:00–11:30	**Coffee break**
11:30–11:45	Underwriting standards (continued)
11:45–12:53	Exceptions
12:53–14:00	Workshop

Day 3: Authorities and Committees

09:00–10:08	Delegated authorities
10:08–11:00	Committee practice
11:00–11:30	**Coffee break**



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11:30–11:45	Committee practice (continued)
11:45–12:53	Simulation
12:53–14:00	Exercise

Day 4: Portfolio Management

09:00–10:08	Concentrations
10:08–11:00	Early warning
11:00–11:30	**Coffee break**
11:30–11:45	Early warning (continued)
11:45–12:53	Stress testing
12:53–14:00	Case study

Day 5: Problem Loans and Reporting

09:00–10:08	Workouts and recovery
10:08–11:00	Provisioning links
11:00–11:30	**Coffee break**
11:30–11:45	Provisioning links (continued)
11:45–12:53	Board reporting
12:53–14:00	Action plan

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the sessions. They are indicative only and do not constitute a binding commitment.



Course content

Dates, venues and fees

Current published course plans. Fees are per participant in EUR, excluding unconfirmed taxes.

Venue	Start date	End date	Fee (EUR)
Dubai Confirmed dates	16 Nov 2026	20 Nov 2026	**€3,150.–**
Online Confirmed dates	16 Nov 2026	20 Nov 2026	**€1,250.–**
Cape Town Confirmed dates	7 Dec 2026	11 Dec 2026	**€1,890.–**
Online Confirmed dates	7 Dec 2026	11 Dec 2026	**€1,250.–**
Barcelona Confirmed dates	11 Jan 2027	15 Jan 2027	**€2,840.–**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,250.–**
Dubai Confirmed dates	25 Jan 2027	29 Jan 2027	**€3,150.–**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	15 Feb 2027	19 Feb 2027	**€1,450.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	15 Feb 2027	19 Feb 2027	**€1,250.–**
Cape Town Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,890.–**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,250.–**
Rome Confirmed dates	29 Mar 2027	2 Apr 2027	**€2,450.–**
Online Confirmed dates	29 Mar 2027	2 Apr 2027	**€1,250.–**
Vienna Confirmed dates	19 Apr 2027	23 Apr 2027	**€2,940.–**
Online Confirmed dates	19 Apr 2027	23 Apr 2027	**€1,250.–**
London Confirmed dates	3 May 2027	7 May 2027	**€2,450.–**
Online Confirmed dates	3 May 2027	7 May 2027	**€1,250.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Rome Confirmed dates	24 May 2027	28 May 2027	**€2,450.-**
Online Confirmed dates	24 May 2027	28 May 2027	**€1,250.-**
Paris Confirmed dates	14 Jun 2027	18 Jun 2027	**€2,860.-**
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,250.-**
Rome Confirmed dates	5 Jul 2027	9 Jul 2027	**€2,450.-**
Online Confirmed dates	5 Jul 2027	9 Jul 2027	**€1,250.-**
Frankfurt Confirmed dates	26 Jul 2027	30 Jul 2027	**€2,650.-**
Online Confirmed dates	26 Jul 2027	30 Jul 2027	**€1,250.-**
Cape Town Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,890.-**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,250.-**
Barcelona Confirmed dates	30 Aug 2027	3 Sept 2027	**€2,840.-**
Online Confirmed dates	30 Aug 2027	3 Sept 2027	**€1,250.-**
London Confirmed dates	20 Sept 2027	24 Sept 2027	**€2,450.-**
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**€1,250.-**
Vienna Confirmed dates	11 Oct 2027	15 Oct 2027	**€2,940.-**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,250.-**
Dubai Confirmed dates	1 Nov 2027	5 Nov 2027	**€3,150.-**
Online Confirmed dates	1 Nov 2027	5 Nov 2027	**€1,250.-**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Amsterdam Confirmed dates	15 Nov 2027	19 Nov 2027	**€2,540.-**
Online Confirmed dates	15 Nov 2027	19 Nov 2027	**€1,250.-**
Istanbul Confirmed dates	6 Dec 2027	10 Dec 2027	**€2,650.-**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**€1,250.-**

Plan your next step

Dates, availability, exact venue, taxes, inclusions and payment terms require written confirmation. This brochure is not a quotation, registration, booking confirmation or visa invitation. Participants receive a Smart Horizon certificate of attendance; programmes are not externally accredited and do not award a professional qualification or designation. Confirm arrangements before booking travel.

For group or in-house training, contact our learning team to discuss your objectives and delivery arrangements.

Contact Smart Horizon

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View the latest course details online