Advanced Loan Monitoring and Portfolio Quality Management

2 – 6 August 2027
Manchester (UK)



Advanced Loan Monitoring and Portfolio Quality Management

Ref: 3255539_200315 **Date:** 2 – 6 August 2027 **Location:** Manchester (UK) **Fees:** 5900 GBP

Introduction

The Advanced Loan Monitoring and Portfolio Quality Management course is a specialized one-week program designed to strengthen the ability of financial institutions to proactively manage credit portfolios, predict potential defaults, and implement effective early intervention strategies.

In an environment characterized by increasing credit risk, economic volatility, and heightened regulatory scrutiny, robust loan monitoring has become essential for maintaining portfolio quality and ensuring institutional sustainability.

This course combines analytical techniques, risk indicators, and practical tools to help participants identify early warning signals, analyze borrower behavior, and take timely corrective actions.

Strong emphasis is placed on data-driven monitoring, stress testing, and best practices in portfolio risk management across retail, corporate, and small and medium enterprise lending.

Course Objectives

By the end of this course, participants will be able to:

- Understand the principles of advanced loan monitoring and portfolio quality management.
- Identify early warning signals of borrower distress and potential default.
- Apply predictive indicators and analytics to assess credit deterioration.
- Monitor loan performance across different products and customer segments.
- Design and implement effective early intervention and remediation strategies.
- Strengthen non-performing loan management frameworks.
- Align portfolio monitoring practices with regulatory and governance requirements.
- Enhance reporting and decision-making for senior management.

Course Outlines

The course is delivered over five structured training days, with each day addressing a critical component of proactive credit portfolio management.



Day One: Foundations of Loan Monitoring and Portfolio Quality

- Overview of credit risk management in financial institutions.
- Key drivers of portfolio quality and credit deterioration.
- Loan lifecycle and monitoring responsibilities.
- Portfolio segmentation and risk profiling techniques.
- Key performance indicators for loan monitoring.
- Regulatory expectations for portfolio quality management.

Day Two: Predicting Defaults and Early Warning Systems

- Understanding default risk and credit migration.
- Early warning indicators at borrower, account, and portfolio levels.
- Behavioral, financial, and macroeconomic risk signals.
- Designing and implementing early warning systems.
- Stress testing and scenario analysis for credit portfolios.
- Using data analytics to anticipate portfolio deterioration.

Day Three: Advanced Portfolio Analysis and Risk Measurement

- Portfolio concentration and diversification analysis.
- Vintage analysis and roll-rate analysis techniques.
- Probability of default, loss given default, and exposure at default.
- Monitoring delinquency trends and cure rates.
- Segment-level and product-level portfolio analysis.
- Interpreting portfolio reports for proactive decision-making.

Day Four: Early Intervention, Remedial Actions, and Non-Performing Loan Management

- Early engagement strategies with borrowers.
- Restructuring, rescheduling, and forbearance techniques.
- Managing watch lists and high-risk accounts.
- Collections strategies and recovery approaches.
- Classification and provisioning of non-performing loans.
- Governance and oversight of remedial credit actions.



Day Five: Portfolio Governance, Reporting, and Best Practices

- Portfolio monitoring frameworks and control structures.
- Management reporting and dashboard design.
- Aligning loan monitoring with internal policies and risk appetite.
- Regulatory reporting and compliance considerations.
- Best practices in portfolio quality management.
- Case studies on successful early intervention and default prevention.
- Final review and key implementation success factors.

Why Attend This Course? Wins & Losses!

- Improved ability to detect credit risk before defaults occur.
- Stronger portfolio quality and reduced non-performing loans.
- Practical tools for early intervention and borrower management.
- Enhanced compliance with regulatory expectations.
- Improved credit decision-making and risk oversight.
- Learning from real-world portfolio management case studies.

Conclusion

The Advanced Loan Monitoring and Portfolio Quality Management course provides a comprehensive and practical framework for predicting defaults and implementing early intervention strategies within financial institutions.

Over one week, participants develop the skills and tools required to monitor credit portfolios proactively, manage emerging risks, and preserve asset quality.

This program is well suited for credit, risk, and portfolio management professionals seeking to strengthen institutional resilience, improve credit outcomes, and support sustainable growth through disciplined and forward-looking portfolio management.

