

17-26 April

Description

For several decades, credit file review has been a hallmark of the credit institution inspection work performed by the Banco de España. So too has the development, by the Banco de España's Regulation department, of highly detailed rules and regulations on the accounting classification of credit transactions and the calculation of provisions (currently covered in Annex IX of Banco de España Circular 4/2017).

This course is based on the case method, with nine anonymised case studies drawn from real inspection work. This will give participants the opportunity to address situations similar to those faced by banking supervision inspectors in the course of their credit file review work, both relating to accounting classification and individual estimation of provisions (this course does not cover the collective estimation of credit impairments).

Aim and content

Content:

1. Introduction to credit portfolio review
2. Accounting classification of transactions: Performing, Stage 2 exposures and Non-performing
3. Forbearance
4. Case studies: Stage 2, Stage 3 and forbearance
5. Case studies. Calculation of provisions under the "Going concern" approach
6. Case studies. Calculation of provisions under the "Gone concern" approach
7. Compilation of main shortcomings detected in inspections

Professional profile of attendees

Banking supervision inspectors with an interest in credit risk analysis in the form of credit file reviews.

Organisation, duration and format

The course is organised jointly by the Banco de España and ASBA. It will be held in Spanish and will be run by Banco de España expert trainers.

The seminar will be held online, with a total duration of 15 hours, divided into five morning sessions.

Participation is by invitation only from ASBA.