Year	2025/2026
Course title	Credit portfolio management
Course number	239891 - 0240 — 3 ECTS points
Lecturer	Krysiak Andrzej Sławomir, PhD

A. Course objective

The main objective of the course is to familiarise students with the definition and classification of credits, the risks involved and methods of its measurement and reduction. Another objectives involve showing methods of credit portfolio management and monitoring, regulations and practical aspects of the subject.

B. Abstract

Credit portfolio and its sctructure analysis. Types of collaterals. Effectiveness of credits and its factors. Credit risk and methods of its reduction. Credit scoring and its applications. Quantitative methods of credit risk measurement (including discriminatory analysis). The concept and applications of Value at Risk in credit risk measurement. Securitization of credit portfolio as a way of credit risk transfer. Types of credit derivatives and treir applications in credit risk transfer. Credit portfolio analysis and monitoring. Practical aspects and regulations concerning credit portfolio management.

C. Learning outcomes

Knowledge	Student knows the structure of credit portfolio and methods of its optimization Student knows the methods of credit risk measurement and reduction Student knows the regulations and practical aspects of credit portfolio management Student knows the classification of credits and types of collaterals
Skills	Student has to be able to analyze the structure of credit portfolio Student has to be able to choose the right type of credit collateral Student has to be able to analyze the level of credit risk Student is able to use credit derivatives for credit risk reduction
Social competencies	Student has to be able to communicate with clients (loan applicants) Student has to be able to effectively operate in the business environment Student is able to communicate with the other experts inthe field

D. Main issues

1	Definition and classification of credits
2	Credit portfolio and its sctructure
3	Effectiveness of credits and its factors
4	Credit risk and methods of its reduction
5	Credit scoring and its applications
6	Types of collaterals
7	Quantitative methods of credit risk measurement
8	Discriminatory analysis in credit risk measurement
9	The concept and applications of Value at Risk
10	Securitization of credit portfolio
11	Credit derivatives as a form of credit risk transfer
12	Credit rating and its applications
13	Credit portfolio analysis and monitoring
14	Regulations concerning credit portfolio management
15	Practical aspects of credit portfolio management

E. Basic literature

C. Smithson, Credit Portfolio Management, John Wiley & Sons 2003; A. Krysiak, A. Staniszewska, M.S. Wiatr, Zarządzanie portfelem kredytowym banku, wyd. II, OW SGH Warszawa 2015; A. Saunders, L. Allen, Credit Risk - Measurement in and out of the Financial Crisis, 3rd edition, Willey Finance 2010; R. Jagiełło, M.S. Wiatr, Ryzyko kredytowe, w: Współczesna Bankowość, praca zbiorowa pod redakcją M. Zaleskiej, Difin, Warszawa, 2007; M.S. Wiatr, Zarządzanie indywidualnym ryzykiem kredytowym. Elementy systemu, wyd. II, SGH, Warszawa, 2011.

F. Supplementary literature

G. Chaplin, Credit Derivatives: Trading, Investing and Risk Management, John Wiley & Sons ,2010; A.Kasapi, Kredytowe instrumenty pochodne, OE, Kraków, 2002; A. Langner, Creditmetrics a portfel kredytów zagrożonych, CedeWu, Warszawa, 2008; A. Matuszyk, Credit scoring, CedeWu, Warszawa, 2008; W. Żółtkowski, Zarządzanie ryzykiem w małym banku w kontekście zmieniających się regulacji nadzowrczych, CeDeWu, Warszawa 2017;

G. Author's most important publications concerning the offered course

Andrzej KRYSIAK, Transfer ryzyka kredytowego przy zastosowaniu pochodnych instrumentów kredytowych,W: red. . ., Zarządzanie portfelem kredytowym banku,2015; Andrzej KRYSIAK, Zastosowanie metody VAR do pomiaru ryzyka kredytowego,W: red. . ., Zarządzanie portfelem kredytowym banku,2015; Andrzej KRYSIAK, Marek KEMPNY, Podstawowe klasy aktywów wchodzące w skład portfeli inwestycyjnych ,W: red. Piotr Czapiewski, Paweł Niedziółka, Zarządzanie portfelem inwestycyjnym,2016

H. Numbers of required prerequisites

not required

I. Course size and mode

	Full-time	Saturday-Sunday	Afternoon
Total:	30	14	-
Lecture	30	14	-

J. Final mark (assessment)	
traditional examination (3 pytania)	50%
reports	50%
Percentage of absences above which the subject is not counted/not pass (does not apply to lectures) - expressed as a percentage of hours above which the achievement of learning outcomes is excluded.	50%
Detailed assessment criteria:	

K. Foreign language requirments

English

L. Selection criteria

Order of applications

M. Methods applied

Lecture