

# INTENSIVE PROGRAMME ADVANCED TOPICS IN BANK RISK MANAGEMENT (6 ECTS)

11 – 22 March 2024

Alexandru Ioan Cuza University of Iași (Romania)

## COURSE OUTLINE

### CREDIT SCORECARD DEVELOPMENT

#### About the topic

Lending is a major function performed by financial institutions. It involves many different types of risk, among which the most important one is credit risk.

Though the essential elements of credit risk are still unchanged, financial institutions and investors are facing credit risk in many different, and often novel, forms. The rapid development makes it hard for even sophisticated investors, such as financial institutions, to properly understand, assess, and manage the credit risk involved in their transactions.

The latest global financial crisis has brought to the forefront the need for better credit risk measurement. The ability to distinguish between good and bad customers represents a key factor in conducting banking transactions.

The aim of this intensive programme is to introduce participants into the practice of credit risk management, with a particular emphasis on credit scoring and scorecard development.

#### Didactic concept

This Intensive Programme is a unique opportunity to take part in an international event, to deepen your knowledge, to work in contact with an important financial company and to experiment professional group work in a multinational team.

The course is organized in the form of a workshop including both lectures and tutorials offered by local teachers and distinguished guest experts. These will provide the required theoretical background in credit risk management and will be followed by an input into a business case supplied by the representative of the local industry partner - Banca Comercială Română S.A. The aim of the case study is to build and calibrate a scorecard for individuals.

Intercultural learning will be an integral part of the onsite local course experience. In addition to the diversity of the case group, consisting of students that will represent each of the four participating higher education institutions, a local expert will provide an input into topics such as cross-cultural training, intercultural stimulation, cultural awareness training, and how to work in international teams.

#### Social programme

To provide an insight into the rich cultural environment of the city of Iași the academic programme will be complemented by a social programme offered free of charge.

## VENUE

### Alexandru Ioan Cuza University of Iași

Faculty of Economics and Business Administration  
Lăpușneanu Street, 14, Room 402, Iași, Romania

<b>WHO CAN APPLY?</b>	<p>You can apply to participate in the Intensive Programme if you are enrolled in one of the following master programmes:</p> <ul style="list-style-type: none"><li>→ University of Applied Sciences bfi Vienna Master Programme: Quantitative Asset and Risk Management (ARIMA)</li><li>→ University of Bologna Master Programme: Quantitative Finance (QF)</li><li>→ University of Economics in Katowice Master Programme: Quantitative Asset and Risk Management (ARIMA)</li><li>→ Alexandru Ioan Cuza University of Iași Master Programme: Finance and Risk Management (FRM)</li></ul>
<b>COSTS</b>	<p>Participation in the Intensive Programme “Advanced Topics in Bank Risk Management” is free of charge. Travel and subsistence costs must be covered by the student.</p>
<b>APPLICATION</b>	<p><b>Application deadline:</b> <b><u>30 November 2023</u></b></p> <p><b>Application process</b></p> <p>A maximum of five students from every involved university can participate in the Intensive Programme. Participants will be selected by their home institution on the basis of a motivation letter (25%), English language skills (25%) and previous academic track record (50%).</p> <p>Please send your documents to: <a href="mailto:silviu.ursu@uaic.ro">silviu.ursu@uaic.ro</a></p>
<b>CONTACT</b>	<p><b>Alexandru Ioan Cuza University of Iași</b></p> <ul style="list-style-type: none"><li>→ Silviu Ursu: <a href="mailto:silviu.ursu@uaic.ro">silviu.ursu@uaic.ro</a></li><li>→ Iulian Ihnatov: <a href="mailto:iulian.ihnato@uaic.ro">iulian.ihnato@uaic.ro</a></li><li>→ Dorina Moisă : <a href="mailto:dorina.moisa@uaic.ro">dorina.moisa@uaic.ro</a></li></ul>