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TABLE OF CONTENT - CREDIT RISK ANALYTICS

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well on a time series of historical credit risk data and how survival analysis can be used to work with different time horizons (see Survival Analysis below). Furthermore, we will investigate the impact of both point-in-time (PIT) and through-the-cycle (TTC) calibration.

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PART 1 INTRODUCTION TO CREDIT RISK MANAGEMENT PROCESS AND TECHNIQUES
Module 1 Introduction 1/1
1.1 Introduction 1/2
1.2 Credit Assessment Methods 1/11
1.3 Expected Losses and Unexpected Losses 1/20
1.4 Controlling Credit Risk 1/25
1.5 The Credit Policy Manual 1/33
Learning Summary 1/37
Review Questions 1/39

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