Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1019

Corporate Credit Analysis

CREDIT & LENDING MANAGEMENT
FINANCE, INVESTMENT & BANKING

DURATION
5 Days

DELIVERY
Classroom

Course Overview

Corporate Credit Analysis is a comprehensive professional training course designed to equip banking and finance professionals with the advanced knowledge and practical skills required to evaluate the creditworthiness of corporate borrowers and support sound lending decisions. In an increasingly complex business environment, organizations must strengthen their ability to assess financial performance, identify credit risks, and structure appropriate financing solutions while maintaining a balanced approach between business growth and prudent risk management.

This course provides a structured framework for analyzing corporate financial statements, evaluating business models, assessing industry and market conditions, measuring repayment capacity, and identifying financial and non-financial risk factors that influence corporate lending decisions. Participants will develop a deeper understanding of how corporate credit analysis contributes to portfolio quality, capital preservation, regulatory compliance, and long-term organizational sustainability.

The program also explores advanced techniques for evaluating corporate borrowers through ratio analysis, cash flow analysis, financial forecasting, credit risk assessment, collateral evaluation, and internal credit rating methodologies. Participants will examine the role of governance, credit policies, and risk management frameworks in ensuring consistent, objective, and well-supported credit decisions across corporate banking and commercial lending operations.

Through practical case studies, financial analysis workshops, and real-world lending scenarios, participants will strengthen their analytical capabilities, improve the quality of credit recommendations, and enhance their ability to identify emerging risks before they impact portfolio performance. The course supports banks, financial institutions, development finance organizations, government financing agencies, and large corporations seeking to strengthen their corporate credit analysis capabilities and improve the effectiveness of their lending operations.

Objectives

- Analyze corporate financial statements to evaluate borrower creditworthiness by the end of the course.
- Evaluate business performance using advanced financial ratio and cash flow analysis techniques.

- Apply structured corporate credit analysis methodologies to support lending decisions.
- Assess industry, market, operational, and management risks affecting corporate borrowers.
- Develop comprehensive corporate credit assessment reports based on financial and qualitative analysis.
- Evaluate collateral, guarantees, and credit enhancement structures to mitigate lending risk.
- Improve corporate lending decisions through objective credit risk assessment and financial analysis.
- Strengthen the ability to identify early warning indicators of corporate financial distress.
- Implement best practices in corporate credit evaluation, documentation, and monitoring.
- Align corporate credit analysis practices with organizational credit policies, governance standards, and regulatory requirements.

Who Should Attend

This course is designed for corporate credit analysts, senior credit analysts, relationship managers, commercial banking professionals, corporate banking officers, lending managers, credit officers, loan underwriters, portfolio managers, and professionals responsible for evaluating corporate borrowers within banks and financial institutions.

It is also suitable for heads of corporate banking, credit managers, risk management professionals, credit committee members, internal auditors, compliance officers, finance managers, investment professionals, development finance specialists, government financing organizations, and executives responsible for corporate lending strategy, credit governance, and enterprise risk management.

Learning Outcomes

- By the end of this course, participants will be able to:
- Analyze corporate financial statements to determine financial strength and credit quality.
- Evaluate business performance using profitability, liquidity, leverage, efficiency, and cash flow indicators.
- Assess repayment capacity through detailed financial and cash flow analysis.
- Identify financial, operational, strategic, and industry risks affecting corporate borrowers.
- Apply corporate credit rating methodologies to support lending decisions.

- Evaluate collateral structures and credit risk mitigation techniques.
- Prepare professional corporate credit analysis reports and lending recommendations.
- Monitor corporate credit exposures using early warning indicators and portfolio analysis.
- Recommend appropriate financing structures based on borrower risk profiles.
- Apply international best practices in corporate credit analysis to improve lending quality and portfolio performance.

Course Outline

DAY 01

Foundations of Corporate Credit Analysis

- The role of corporate credit analysis in commercial and corporate banking
- Corporate lending principles and credit governance
- Understanding the corporate credit lifecycle
- Credit policies, approval authorities, and risk appetite

> **PRACTICAL APPLICATION**
> Reviewing the corporate credit assessment process

DAY 02

Financial Analysis for Corporate Borrowers

- Interpreting corporate financial statements
- Financial ratio analysis and performance evaluation
- Cash flow analysis and debt servicing capacity
- Financial forecasting and trend analysis

> **PRACTICAL APPLICATION**
> Corporate financial analysis case study

DAY 03

Corporate Credit Risk Assessment

- Business model and management quality assessment
- Industry, market, and macroeconomic risk analysis
- Internal credit rating methodologies
- Collateral evaluation and credit risk mitigation

PRACTICAL APPLICATION

Developing a comprehensive corporate credit assessment

DAY 04

Corporate Lending Decisions and Portfolio Management

- Structuring corporate lending facilities
- Credit approval processes and credit committee decision-making
- Corporate credit monitoring and early warning indicators
- Managing problem loans and corporate credit restructuring

PRACTICAL APPLICATION

Evaluating complex corporate lending cases

DAY 05

Best Practices in Corporate Credit Analysis

- Regulatory expectations and corporate credit governance
- Portfolio quality management and concentration risk
- Digital transformation and data analytics in corporate credit analysis
- Continuous improvement in corporate credit assessment processes

DAY 05 — CONTINUED

> **FINAL WORKSHOP**
>
> Prepare a complete corporate credit analysis report, present a lending recommendation, and develop an implementation action plan for strengthening corporate credit analysis within the organization.

Register or Request More Information

Course page: https://quest-training.com/courses/corporate-credit-analysis
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