QUEST TRAINING

Corporate Credit Analysis

Credit & Lending Management · Banking & Finance · 5 Days · Classroom

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.Ð
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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.Ð
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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.Ð
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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.Ð
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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

1. Course Outline:
2. Day 1: Foundations of Corporate Credit Analysis
3. Foundations of Corporate Credit Analysis
4. The role of corporate credit analysis in commercial and corporate banking
5. Corporate lending principles and credit governance
6. Understanding the corporate credit lifecycle
7. Credit policies, approval authorities, and risk appetite
8. Practical application: Reviewing the corporate credit assessment process
9. Day 2: Financial Analysis for Corporate Borrowers
10. Financial Analysis for Corporate Borrowers
11. Interpreting corporate financial statements
12. Financial ratio analysis and performance evaluation
13. Cash flow analysis and debt servicing capacity
14. Financial forecasting and trend analysis
15. Practical application: Corporate financial analysis case study

16. Day 3: Corporate Credit Risk Assessment
17. Corporate Credit Risk Assessment
18. Business model and management quality assessment
19. Industry, market, and macroeconomic risk analysis
20. Internal credit rating methodologies
21. Collateral evaluation and credit risk mitigation
22. Practical application: Developing a comprehensive corporate credit assessment
23. Day 4: Corporate Lending Decisions and Portfolio Management
24. Corporate Lending Decisions and Portfolio Management
25. Structuring corporate lending facilities
26. Credit approval processes and credit committee decision-making
27. Corporate credit monitoring and early warning indicators
28. Managing problem loans and corporate credit restructuring
29. Practical application: Evaluating complex corporate lending cases
30. Day 5: Best Practices in Corporate Credit Analysis
31. Best Practices in Corporate Credit Analysis
32. Regulatory expectations and corporate credit governance
33. Portfolio quality management and concentration risk
34. Digital transformation and data analytics in corporate credit analysis
35. Continuous improvement in corporate credit assessment processes
36. 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: http://localhost:3000/courses/corporate-credit-analysis
Website: http://localhost:3000
Email: info@example.com
Phone: +44 20 0000 0000