

Course No. 1060

Corporate Lending & Credit Analysis

**CORPORATE & COMMERCIAL BANKING
FINANCE, INVESTMENT & BANKING**

DURATION

5 Days

DELIVERY

Classroom



Course Overview

Corporate Lending & 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 corporate borrowers, structure lending facilities, and make well-informed credit decisions. As corporate financing becomes increasingly sophisticated, financial institutions must strengthen their credit analysis capabilities to balance business growth with prudent risk management while maintaining high standards of governance and regulatory compliance.

This course provides participants with a structured framework for corporate lending and credit analysis, covering the complete lending lifecycle from understanding corporate business models and financing requirements to conducting financial analysis, assessing repayment capacity, evaluating collateral, structuring lending facilities, and preparing professional credit recommendations. Participants will develop practical skills that enhance the quality, consistency, and effectiveness of corporate lending decisions.

The program also explores advanced methodologies in corporate credit assessment, including financial statement analysis, cash flow evaluation, industry and market analysis, business risk assessment, internal credit rating systems, collateral management, portfolio monitoring, and early warning indicators. Special emphasis is placed on integrating quantitative analysis with qualitative judgment to support sound lending decisions while aligning with organizational risk appetite and strategic objectives.

Through practical case studies, financial analysis workshops, lending simulations, and real-world corporate financing scenarios, participants will strengthen their ability to evaluate complex lending proposals, identify emerging credit risks, prepare comprehensive credit assessment reports, and recommend appropriate financing structures. The course supports banks, financial institutions, government financing agencies, development banks, and corporate lenders seeking to strengthen corporate lending capabilities and improve long-term portfolio performance.

Objectives

- Analyze corporate financing requests using advanced credit analysis methodologies by the end of the course.
- Evaluate borrower creditworthiness through comprehensive financial and qualitative analysis.

- Apply advanced financial statement and cash flow analysis techniques to support corporate lending decisions.
- Develop appropriate lending structures based on borrower requirements, repayment capacity, and risk profile.
- Assess collateral, guarantees, and credit enhancement techniques to strengthen lending quality.
- Improve lending decisions through integrated financial, operational, industry, and market risk analysis.
- Strengthen the ability to identify early warning indicators and emerging corporate credit risks.
- Implement best practices in preparing professional credit assessment reports and lending recommendations.
- Assess the impact of lending decisions on portfolio quality, profitability, and organizational performance.
- Align corporate lending and credit analysis practices with governance frameworks, regulatory expectations, and international banking standards.

Who Should Attend

This course is designed for corporate banking relationship managers, senior credit analysts, credit managers, lending officers, corporate finance professionals, commercial banking specialists, portfolio managers, loan officers, credit review professionals, risk analysts, business banking professionals, and specialists responsible for evaluating and approving corporate lending facilities within financial institutions.

It is also suitable for heads of corporate banking, heads of credit, chief risk officers, credit committee members, branch managers, internal auditors, compliance professionals, development finance specialists, government financing agencies, investment professionals, finance executives, and decision-makers responsible for strengthening corporate lending practices, improving credit quality, and enhancing enterprise-wide credit risk management.

Learning Outcomes

- By the end of this course, participants will be able to:
- Analyze corporate business models and financing requirements using structured credit assessment methodologies.

- Evaluate borrower financial performance through advanced financial statement and cash flow analysis.
- Assess qualitative, operational, industry, and market risks affecting corporate lending decisions.
- Structure corporate lending facilities that balance customer requirements with institutional risk appetite.
- Evaluate collateral arrangements and credit risk mitigation techniques.
- Prepare professional corporate credit assessment reports and lending recommendations.
- Apply internal credit rating methodologies to support objective credit decisions.
- Monitor corporate borrowers using key performance indicators and early warning systems.
- Apply governance, regulatory, and compliance principles to corporate lending activities.
- Implement international best practices in corporate lending and credit analysis to improve portfolio quality, lending performance, and organizational profitability.

Course Outline

DAY 01

Foundations of Corporate Lending & Credit Analysis

- The strategic role of corporate lending in modern banking
- The corporate lending lifecycle
- Corporate lending policies, governance, and regulatory frameworks
- Principles of corporate credit assessment

PRACTICAL APPLICATION

Evaluating a corporate lending request

DAY 02

Financial Analysis and Corporate Credit Assessment

- Advanced financial statement analysis
- Cash flow analysis and debt servicing capacity
- Business model evaluation and industry risk assessment
- Qualitative and quantitative credit analysis techniques

DAY 02 — CONTINUED

PRACTICAL APPLICATION

Preparing a comprehensive corporate credit assessment

DAY 03**Corporate Lending Structures and Risk Management**

- Structuring corporate lending facilities
- Working capital finance and long-term lending solutions
- Collateral evaluation and credit enhancement techniques
- Credit risk assessment and mitigation strategies

PRACTICAL APPLICATION

Designing a corporate lending solution

DAY 04**Credit Decision-Making and Portfolio Management**

- Preparing professional credit recommendations
- Credit committee reporting and presentation techniques
- Portfolio monitoring and early warning indicators
- Managing corporate credit risk throughout the lending lifecycle

PRACTICAL APPLICATION

Corporate lending case study and decision-making simulation

DAY 05**Best Practices in Corporate Lending & Credit Analysis**

- Regulatory compliance and governance in corporate lending
- Digital transformation and data analytics in credit assessment
- Continuous improvement of corporate lending processes

DAY 05 — CONTINUED

- Building high-performing corporate credit functions

FINAL WORKSHOP

Conduct a comprehensive corporate credit assessment, analyze financing requirements, structure an appropriate lending solution, evaluate key credit risks, prepare a professional lending recommendation, and develop an implementation action plan to strengthen corporate lending and credit analysis practices within the organization.

Register or Request More Information

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

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