QUEST TRAINING

Credit Analysis & Lending Decisions

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

OVERVIEW

Credit Analysis & Lending Decisions is a comprehensive professional training course designed to strengthen the knowledge, analytical capabilities, and decision-making skills required to evaluate credit risk and make sound lending decisions in today's dynamic financial environment. As financial institutions continue to operate under increasing regulatory expectations, evolving customer needs, and heightened economic uncertainty, effective credit analysis has become a critical function that directly influences portfolio quality, profitability, and organizational resilience.Ð
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This course provides participants with a structured understanding of the complete credit assessment process, from analyzing borrower financial strength and identifying key risk indicators to evaluating repayment capacity, collateral adequacy, and industry conditions. Participants will explore the principles of prudent lending, credit risk assessment methodologies, and the factors that contribute to high-quality lending decisions across retail, commercial, and corporate banking environments. The course also examines how governance, credit policies, and internal controls support consistent and well-informed credit approval processes.Ð
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Through practical frameworks, financial analysis techniques, and real-world lending scenarios, participants will enhance their ability to interpret financial information, assess business performance, identify emerging risks, and recommend appropriate credit structures. The course emphasizes objective analysis, sound professional judgment, and alignment with organizational credit policies while balancing growth opportunities with responsible risk management.Ð
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By integrating technical knowledge with practical application, Credit Analysis & Lending Decisions supports financial institutions, government financing entities, development banks, and corporate lenders in improving credit quality, strengthening portfolio performance, and promoting sustainable lending practices. Participants will leave the course equipped with practical tools that can be immediately applied to enhance credit evaluation, lending decisions, and overall credit risk management within their organizations.

OBJECTIVES

- Analyze borrower financial statements to assess creditworthiness using structured analytical techniques by the end of the course.
- Evaluate business, industry, and economic factors that influence lending decisions across different borrower segments.
- Apply financial ratio analysis to measure liquidity, profitability, leverage, efficiency, and cash flow performance during credit assessments.
- Assess repayment capacity through comprehensive cash flow analysis and debt servicing evaluation.
- Develop balanced credit recommendations that align with organizational lending policies and risk

appetite.
• Evaluate collateral quality, security arrangements, and credit enhancement mechanisms when structuring lending facilities.
• Implement effective credit risk assessment methodologies to support consistent lending decisions throughout the credit lifecycle.
• Strengthen professional judgment by identifying early warning indicators and potential sources of credit deterioration during case-based exercises.
• Assess the effectiveness of credit policies, governance frameworks, and approval processes in supporting sound lending practices.
• Align lending decisions with regulatory expectations, internal controls, and responsible credit risk management principles.

WHO SHOULD ATTEND

This course is designed for professionals responsible for evaluating, approving, managing, or monitoring credit exposures within financial institutions and lending organizations. It is particularly valuable for credit analysts, relationship managers, lending officers, commercial banking professionals, corporate banking specialists, SME banking professionals, consumer lending specialists, credit reviewers, credit underwriters, and portfolio management professionals seeking to strengthen their analytical and decision-making capabilities.Đ
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The program is equally relevant for managers and executives involved in credit governance, including heads of credit, credit committee members, branch managers, risk management professionals, internal auditors, compliance specialists, loan administration managers, banking supervisors, development finance professionals, and professionals working in government financing institutions, investment organizations, and financial regulatory environments. It also benefits professionals transitioning into credit-related roles who require a structured understanding of modern credit analysis and lending decisions.

LEARNING OUTCOMES

• Analyze financial statements to determine a borrower's financial strength and repayment capacity.
• Assess credit applications using structured credit evaluation frameworks and established lending criteria.
• Evaluate liquidity, profitability, leverage, efficiency, and cash flow indicators to support lending recommendations.
• Identify key business, financial, operational, and industry risks affecting borrower performance.
• Apply appropriate credit risk assessment techniques when reviewing retail, SME, and corporate lending opportunities.
• Develop well-supported credit recommendations based on objective analysis and organizational credit policies.
• Evaluate collateral, guarantees, and other credit risk mitigation techniques to strengthen lending structures.
• Recognize early warning signals of deteriorating credit quality and recommend appropriate corrective actions.
• Improve consistency and quality in credit approval documentation and credit presentation reports.
• Support responsible lending decisions that balance business growth objectives with effective risk management practices.

COURSE OUTLINE

1. Course Outline:
2. Day 1: Foundations of Credit Analysis and Lending Decisions
3. Foundations of Credit Analysis and Lending Decisions
4. The strategic role of credit analysis in financial institutions
5. Principles of prudent lending and responsible credit decision-making
6. Understanding the credit lifecycle from application to repayment
7. Credit policies, governance frameworks, and lending authorities
8. Practical application: Reviewing the end-to-end credit assessment process through a lending case study
9. Day 2: Financial Statement Analysis and Borrower Assessment
10. Financial Statement Analysis and Borrower Assessment
11. Understanding financial statements for credit analysis
12. Financial ratio analysis for liquidity, profitability, leverage, and efficiency
13. Cash flow analysis and debt servicing capacity assessment
14. Evaluating business performance, management quality, and operational sustainability
15. Practical application: Conducting a comprehensive financial analysis of a borrower
16. Day 3: Credit Risk Assessment and Lending Evaluation
17. Credit Risk Assessment and Lending Evaluation
18. Identifying financial, business, industry, operational, and economic risks
19. Credit risk rating methodologies and internal credit scoring approaches
20. Assessing collateral, guarantees, and security structures
21. Structuring lending facilities based on borrower needs and risk profiles
22. Practical application: Preparing and presenting a professional credit assessment report
23. Day 4: Credit Decision-Making and Portfolio Quality
24. Credit Decision-Making and Portfolio Quality
25. Developing balanced credit recommendations supported by evidence
26. Credit approval processes and decision-making frameworks
27. Monitoring credit performance and identifying early warning indicators
28. Managing problem loans and implementing corrective actions
29. Practical application: Evaluating lending decisions through complex credit case discussions
30. Day 5: Strengthening Credit Quality and Sustainable Lending Practices
31. Strengthening Credit Quality and Sustainable Lending Practices
32. Credit portfolio management principles and concentration risk awareness
33. Regulatory considerations and compliance in lending activities
34. Best practices for documentation, reporting, and credit governance
35. Continuous improvement in credit analysis, monitoring, and lending decisions
36. Final workshop: Comprehensive credit analysis, lending recommendation, and implementation action plan based on an integrated business case

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Register or Request More Information

Course page: http://localhost:3000/courses/credit-analysis-lending-decisions
Website: http://localhost:3000
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