QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1017

Credit Analysis & Lending Decisions

CREDIT & LENDING MANAGEMENT
FINANCE, INVESTMENT & BANKING

DURATION
5 Days

DELIVERY
Classroom

Course 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.

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.

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.

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.

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

DAY 01

Foundations of Credit Analysis and Lending Decisions

- The strategic role of credit analysis in financial institutions
- Principles of prudent lending and responsible credit decision-making
- Understanding the credit lifecycle from application to repayment
- Credit policies, governance frameworks, and lending authorities

PRACTICAL APPLICATION

Reviewing the end-to-end credit assessment process through a lending case study

DAY 02

Financial Statement Analysis and Borrower Assessment

- Understanding financial statements for credit analysis
- Financial ratio analysis for liquidity, profitability, leverage, and efficiency
- Cash flow analysis and debt servicing capacity assessment
- Evaluating business performance, management quality, and operational sustainability

PRACTICAL APPLICATION

Conducting a comprehensive financial analysis of a borrower

DAY 03

Credit Risk Assessment and Lending Evaluation

- Identifying financial, business, industry, operational, and economic risks
- Credit risk rating methodologies and internal credit scoring approaches
- Assessing collateral, guarantees, and security structures
- Structuring lending facilities based on borrower needs and risk profiles

PRACTICAL APPLICATION

Preparing and presenting a professional credit assessment report

DAY 04

Credit Decision-Making and Portfolio Quality

- Developing balanced credit recommendations supported by evidence
- Credit approval processes and decision-making frameworks
- Monitoring credit performance and identifying early warning indicators
- Managing problem loans and implementing corrective actions

PRACTICAL APPLICATION

Evaluating lending decisions through complex credit case discussions

DAY 05

Strengthening Credit Quality and Sustainable Lending Practices

- Credit portfolio management principles and concentration risk awareness
- Regulatory considerations and compliance in lending activities
- Best practices for documentation, reporting, and credit governance
- Continuous improvement in credit analysis, monitoring, and lending decisions

FINAL WORKSHOP

Comprehensive credit analysis, lending recommendation, and implementation action plan based on an integrated business case

Register or Request More Information

Course page: https://quest-training.com/courses/credit-analysis-lending-decisions
Website: https://quest-training.com
Email: info@quest-training.com
Phone: +905016771440