BLACKBIRD FOR TRAINING

Intermediate to Advanced Credit Analysis

17 – 21 May 2027
Kigali (Rwanda)

UK Traininig
PARTNER



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Intermediate to Advanced Credit Analysis

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Introduction

In today's dynamic financial environment, credit analysis stands as one of the most critical pillars in managing risk and ensuring sustainable lending decisions. As markets evolve and financial instruments become increasingly complex, professionals in credit and risk functions must go beyond basic financial statement review to adopt a more comprehensive and strategic approach.

The Intermediate to Advanced Credit Analysis program equips participants with in-depth analytical tools and frameworks to evaluate creditworthiness, assess financial and non-financial risks, and develop data-driven recommendations that strengthen institutional decision-making. Through practical exercises and advanced case studies, this course builds the expertise needed to transform financial insights into sound credit judgments.

Course Objectives

By the end of this course, participants will be able to:

- Understand the key principles and advanced methodologies of credit analysis.
- Evaluate corporate and individual creditworthiness using comprehensive tools.
- Interpret financial statements and performance indicators for lending decisions.
- Identify, measure, and mitigate credit and counterparty risk.
- Develop risk-adjusted lending recommendations.
- Apply quantitative and qualitative techniques for assessing borrower risk.
- Use credit scoring and probability of default PD models effectively.
- Prepare professional credit analysis reports for decision-making committees.

Course Outlines

Day 1: Advanced Credit Analysis Fundamentals

- Review of key credit principles and concepts.
- The evolution of credit risk management in financial institutions.
- Understanding risk-return trade-offs in lending.
- Role of the credit analyst in the lending process.
- Key stages of credit appraisal and approval.
- Case discussion: Evaluating a borrower profile.



Day 2: Financial Statement Analysis for Credit Professionals

- In-depth financial statement review techniques.
- Ratio analysis: liquidity, solvency, profitability, and efficiency.
- Cash flow assessment and debt service coverage ratios.
- Trend analysis and financial forecasting.
- Common red flags in financial performance.
- Practical workshop: Full financial review of a corporate borrower.

Day 3: Qualitative Assessment and Non-Financial Risks

- Assessing management quality and corporate governance.
- Evaluating industry and competitive positioning.
- The impact of environmental, social, and governance ESG factors.
- Legal and regulatory considerations in credit evaluation.
- Identifying early warning signs of credit deterioration.
- Group exercise: Building a qualitative borrower risk profile.

Day 4: Quantitative Models and Risk Evaluation Tools

- Introduction to probability of default PD, loss given default LGD, and exposure at default EAD.
- Using statistical and predictive models in credit risk analysis.
- The role of credit scoring systems and internal rating methodologies.
- Integrating Basel regulatory frameworks in credit analysis.
- Linking quantitative analysis with credit decisions.
- Simulation: Developing a risk rating model using sample data.

Day 5: Credit Decision-Making and Reporting

- Structuring and presenting credit recommendations.
- Communicating credit risk findings to approval committees.
- Balancing profitability and risk exposure.
- Monitoring and reviewing loan performance post-approval.
- Refining credit policies for sustainability and compliance.
- Final assessment: Presenting a comprehensive credit analysis report.



Why Attend This Course? Wins & Losses!

- Gain a deeper understanding of advanced credit evaluation techniques.
- Strengthen decision-making capabilities in lending and investment.
- Enhance skills in analyzing both quantitative and qualitative risk factors.
- Improve accuracy and consistency in credit recommendations.
- Learn to apply global best practices in credit risk management.
- Build confidence in interpreting complex financial data.
- Develop the ability to anticipate and mitigate credit defaults.
- Elevate your strategic role within financial and lending institutions.

Conclusion

Advanced credit analysis is far more than a technical function — it's a strategic capability that determines the financial resilience of institutions. By mastering analytical rigor and combining it with sound professional judgment, credit professionals can minimize risk exposure while optimizing portfolio returns.

This course empowers participants to perform high-quality, evidence-based credit assessments that meet modern financial standards and align with global best practices in risk management.

