# Advanced Credit Analysis for Banks Training Course

Professional Development Training Course Outline

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|---|---|---|---|
| **Category** | Banking Institute | **Duration** | 10 Days |
| **Base Fee** | $3,000 USD | **Delivery Mode** | Online / On-site Hybrid |

## Course Introduction

Advanced Credit Analysis for Banks Training Course is designed to strengthen the capabilities of banking professionals in credit risk management, financial statement analysis, loan underwriting, risk-based lending, and portfolio optimization. With increasing regulatory pressure, economic uncertainty, and evolving borrower risks, banks require advanced analytical skills to make data-driven credit decisions, improve asset quality, reduce non-performing loans (NPLs), and enhance overall credit portfolio performance. This course integrates modern banking practices, advanced risk frameworks, and emerging technologies such as Artificial Intelligence (AI), machine learning credit scoring, predictive analytics, and automated risk assessment.

The program equips participants with practical expertise in evaluating corporate, SME, and retail borrowers through advanced cash flow analysis, financial modeling, industry risk assessment, stress testing, covenant analysis, and credit monitoring techniques. Using real-world banking scenarios and global case studies, participants learn how leading financial institutions build resilient credit processes, strengthen governance, and achieve sustainable lending growth while complying with Basel III/IV, IFRS 9, ESG lending standards, and regulatory risk management requirements.

## Programme Curriculum

**Advanced Credit Analysis for Banks Training Course**

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**Course Duration**

10 days

**Training Objectives**

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

1. Master advanced credit risk assessment frameworks used by leading global banks.
2. Develop expertise in financial statement analysis and borrower evaluation.
3. Apply advanced credit scoring models and predictive analytics.
4. Improve loan underwriting and credit approval decision-making.
5. Analyze borrower cash flow sustainability and repayment capacity.
6. Implement effective risk-based pricing strategies.
7. Understand Basel III/IV capital requirements and credit risk regulations.
8. Evaluate corporate, SME, and retail borrowers using advanced methodologies.
9. Conduct stress testing, scenario analysis, and credit simulations.
10. Identify early warning indicators for credit deterioration and default risk.
11. Apply IFRS 9 expected credit loss (ECL) methodologies.
12. Integrate ESG risk assessment into credit decision frameworks.
13. Strengthen credit portfolio management through digital transformation and AI-powered analytics.

**Target Audience**

1. Credit Analysts and Credit Officers
2. Relationship Managers and Corporate Bankers
3. Loan Officers and Lending Professionals
4. Risk Management Professionals
5. Banking Supervisors and Compliance Teams
6. Financial Analysts and Investment Professionals
7. Treasury and Corporate Finance Teams
8. Banking Executives and Senior Management

**Course Modules**

**Module 1: Advanced Credit Risk Management Frameworks**

- Modern credit risk management architecture.
- Credit lifecycle management.
- Risk appetite frameworks.
- Credit governance and controls.

- Three lines of defense model.
- Case Study: Global Banking Credit Crisis

**Module 2: Advanced Financial Statement Analysis**

- Balance sheet risk assessment.
- Income statement quality analysis.
- Cash flow evaluation.
- Financial ratio interpretation.
- Detecting financial manipulation.
- Case Study: Corporate Accounting Fraud Detection

**Module 3: Corporate Credit Analysis**

- Corporate borrower assessment.
- Business model analysis.
- Industry risk evaluation.
- Competitive positioning.
- Management quality assessment.
- Case Study: Manufacturing Sector Credit Evaluation

**Module 4: SME Credit Analysis**

- SME lending challenges.
- Alternative credit assessment.
- Owner-manager evaluation.
- SME cash flow analysis.
- Relationship-based lending strategies.
- Case Study: SME Loan Portfolio Improvement

**Module 5: Advanced Cash Flow Analysis**

- Cash flow forecasting.
- Debt repayment capacity.
- Free cash flow analysis.
- Operating cycle evaluation.
- Liquidity risk assessment.
- Case Study: Cash Flow-Based Lending

**Module 6: Credit Scoring and Predictive Analytics**

- Advanced credit scoring models.
- Machine learning applications.
- Predictive default modeling.
- Data-driven lending.
- Automated credit decisions.
- Case Study: AI-Powered Credit Scoring

**Module 7: Loan Structuring and Credit Approval**

- Loan structuring principles.
- Tenor and repayment design.

- Security evaluation.
- Credit approval processes.
- Credit committee decision-making.
- Case Study: Infrastructure Project Financing

**Module 8: Credit Risk Rating Methodologies**

- Internal credit rating systems.
- Probability of default analysis.
- Risk grades.
- Rating migration.
- Portfolio risk measurement.
- Case Study: Bank Internal Rating System Upgrade

**Module 9: Basel III/IV Credit Risk Framework**

- Regulatory capital requirements.
- Risk-weighted assets.
- Credit risk models.
- Regulatory compliance.
- Capital optimization.
- Case Study: Basel Compliance Transformation

**Module 10: IFRS 9 Expected Credit Loss Management**

- ECL calculation principles.
- Stage classification.
- Forward-looking risk assessment.
- Provisioning strategies.
- Model validation.
- Case Study: IFRS 9 Implementation

**Module 11: Credit Portfolio Management**

- Portfolio diversification.
- Concentration risk.
- Portfolio monitoring.
- Sector exposure analysis.
- Portfolio optimization.
- Case Study: Reducing Non-Performing Loans

**Module 12: Stress Testing and Scenario Analysis**

- Economic stress scenarios.
- Sensitivity analysis.
- Default simulations.
- Crisis preparedness.
- Risk forecasting.
- Case Study: Pandemic Credit Stress Testing

**Module 13: ESG and Sustainable Credit Analysis**

- ESG risk integration.
- Climate-related financial risks.
- Sustainable lending.
- Green finance assessment.
- Responsible banking practices.
- Case Study: ESG-Based Lending Framework

**Module 14: Digital Credit Transformation**

- FinTech lending models.
- AI-driven underwriting.
- Digital credit platforms.
- Data analytics.
- Automation opportunities.
- Case Study: Digital Banking Credit Innovation

**Module 15: Advanced Credit Monitoring and Early Warning Systems**

- Early warning indicators.
- Loan review systems.
- Portfolio surveillance.
- Default prevention.
- Recovery strategies.
- Case Study: Early Warning System Success

## Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

**Register as a group from 3 participants for a Discount**

**Send us an email: info@fineskilltrainingcenter.org or call** *+254769199797*

***Certification***

*Upon successful completion of this training, participants will be issued with a globally- recognized certificate.*

***Tailor-Made Course***

*We also offer tailor-made courses based on your needs.*

**Key Notes**

**a.** The participant must be conversant with English.

**b.** Upon completion of training the participant will be issued with an Authorized Training Certificate

**c.** Course duration is flexible and the contents can be modified to fit any number of days.

**d.** The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

**e.** One-year post-training support Consultation and Coaching provided after the course.

**f.** Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

## Upcoming Scheduled Sessions

| Start Date | End Date | Location | Price |
|---|---|---|---|
| **21 Sep 2026** | 02 Oct 2026 | Online | $2,000 |
| **21 Sep 2026** | 02 Oct 2026 | Physical | $3,000 |
| **21 Sep 2026** | 02 Oct 2026 | Physical | $0 |
| **21 Sep 2026** | 02 Oct 2026 | Physical | $0 |
| **21 Sep 2026** | 02 Oct 2026 | Physical | $0 |
| **21 Sep 2026** | 02 Oct 2026 | Physical | $0 |
| **21 Sep 2026** | 02 Oct 2026 | Physical | $0 |
| **21 Sep 2026** | 02 Oct 2026 | Physical | $0 |

Ready to enroll or request a customized program? Book online or contact us:

**Register Online Now**

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com