COMPREHENSIVE CREDIT ANALYSIS AND RISK ASSESSMENT

Cairo - Egypt
13 - Sep 2026 - 24 - Sep 2026
$10,000

GENTEX®
TRAINING CENTER

Introduction

The Comprehensive Credit Analysis and Risk Assessment Training Course equips finance and banking professionals with the skills needed to evaluate borrower creditworthiness and manage lending risk with confidence. Sound credit decisions protect institutions from losses while supporting healthy business growth. This course examines financial statements, cash flow patterns, and risk indicators that shape lending outcomes. Participants explore practical tools for rating credit risk, structuring loans, and monitoring portfolios. Furthermore, the course connects analytical techniques to real regulatory requirements, ensuring relevance across banking and corporate finance settings. As a result, attendees leave with a structured approach to assessing risk, protecting capital, and supporting sustainable lending decisions within their organizations.

Comprehensive Credit Analysis and Risk Assessment Course Objectives

- Apply financial statement analysis techniques to assess borrower creditworthiness
- Evaluate cash flow adequacy and debt service capacity using standard ratios
- Build and interpret credit risk rating and scoring models
- Analyze industry, market, and business risk factors affecting credit quality
- Assess collateral value and structure loans to mitigate exposure
- Design loan covenants that protect lender interests
- Apply Basel framework principles to regulatory capital calculations
- Manage credit risk across a diversified loan portfolio
- Identify early warning signs of problem loans
- Develop monitoring systems for ongoing credit quality review

Course Methodology

- Interactive lectures combined with real-world case studies
- Hands-on financial ratio and cash flow analysis exercises
- Group workshops on credit rating model design
- Practical loan structuring and covenant-drafting simulations
- Discussion of Basel III capital adequacy requirements
- Continuous feedback through instructor-led review sessions

Who Should Take This Course

- Credit analysts and credit officers
- Relationship managers and loan officers
- Risk management professionals
- Bank auditors and compliance staff
- Corporate finance and treasury personnel
- Financial controllers evaluating counterparty risk

Comprehensive Credit Analysis and Risk Assessment Course Outlines

Day 1: Foundations of Credit Analysis and Risk Assessment

- Core principles of credit risk
- The 5 Cs of credit framework
- Credit analysis process overview
- Types of lending risk

- Role of the credit analyst
- Regulatory context introduction

Day 2: Financial Statement Analysis for Credit Decisions

- Reading balance sheets and income statements
- Liquidity and solvency ratios
- Profitability and efficiency indicators
- Common-size statement analysis
- Red flags in financial reporting
- Adjusting statements for credit purposes

Day 3: Cash Flow Analysis and Debt Service Capacity

- Operating cash flow evaluation
- Debt service coverage ratio
- Free cash flow assessment
- Working capital analysis
- Cash flow forecasting techniques
- Sensitivity and stress testing

Day 4: Credit Risk Rating Systems and Scoring Models

- Internal rating-based approaches
- Quantitative scoring models
- Qualitative risk factors
- Probability of default estimation

- Rating migration analysis
- Model validation basics

Day 5: Industry and Business Risk Analysis

- Industry lifecycle assessment
- Competitive positioning analysis
- Management quality evaluation
- Macroeconomic risk factors
- SWOT analysis for borrowers
- Sector-specific risk considerations

Day 6: Collateral Valuation and Credit Structuring

- Types of acceptable collateral
- Collateral valuation methods
- Loan-to-value calculations
- Structuring facility terms
- Security documentation essentials
- Guarantees and third-party support

Day 7: Credit Risk Mitigation and Covenants

- Financial and non-financial covenants
- Covenant design and negotiation
- Credit derivatives overview
- Pricing for risk
- Exit strategy planning

- Documentation best practices

Day 8: Portfolio Credit Risk Management

- Portfolio concentration limits
- Diversification strategies
- Correlation and sector exposure
- Stress testing the portfolio
- Expected and unexpected loss
- Provisioning approaches

Day 9: Basel Framework and Regulatory Capital Requirements

- Basel III capital adequacy overview
- Risk-weighted assets calculation
- IFRS 9 expected credit loss
- Regulatory reporting requirements
- Capital buffer requirements
- Supervisory review process

Day 10: Problem Loan Management and Credit Monitoring

- Early warning indicators
- Watchlist and classification systems
- Restructuring and workout strategies

- Non-performing loan management
- Ongoing portfolio monitoring
- Reporting to senior management

Conclusion

By successfully completing the Comprehensive Credit Analysis and Risk Assessment Training Course, participants will gain a structured understanding of financial statement analysis, cash flow evaluation, credit rating models, and portfolio risk management. They will have acquired practical skills for structuring loans, designing covenants, and applying Basel-aligned regulatory principles. In addition, participants will understand how to identify problem loans early and monitor credit quality effectively. Gentex Training Center designs this course to strengthen analytical judgment, helping finance professionals make sound, well-supported lending decisions that protect institutional capital.

FAQs

Q1 What is the "Comprehensive Credit Analysis and Risk Assessment" course about?

This course teaches participants how to evaluate borrower creditworthiness, analyze financial statements and cash flow, and manage lending risk. It covers rating models, loan structuring, and regulatory capital requirements relevant to modern credit decision-making.

Q2 What are the key benefits of the "Comprehensive Credit Analysis and Risk Assessment" course?

Participants gain a practical, structured approach to assessing credit risk, reducing default exposure, and supporting profitable lending. The course strengthens decision-making confidence and aligns credit practices with regulatory expectations, benefiting both individual careers and institutional risk management.

Q3 What skills will I gain from the "Comprehensive Credit Analysis and Risk Assessment" course?

Participants develop skills in financial statement analysis, credit risk rating, cash flow evaluation, and loan structuring with risk mitigation. These skills support accurate credit assessment and effective portfolio oversight across banking and corporate finance roles.

Q4 What tools, methods, or standards are covered in the "Comprehensive Credit Analysis and Risk Assessment" course?

The course covers debt service coverage ratios, internal rating-based models, probability of default estimation, loan-to-value analysis, and Basel III and IFRS 9 principles. These frameworks form the analytical backbone of professional credit risk assessment.

Q5 How is the "Comprehensive Credit Analysis and Risk Assessment" course applied in real-world practice?

Analysts use these techniques daily to approve loans, price risk, set covenants, and monitor portfolios. Institutions apply rating models and cash flow analysis to guide lending decisions, manage capital requirements, and detect early signs of credit deterioration.