

THE GLOBAL STANDARD IN CREDIT ANALYSIS



GENTEX[®]
TRAINING CENTER



Introduction

The Global Standard in Credit Analysis Training Course prepares credit professionals to analyse borrowers to a consistent, internationally recognised standard. Credit analysis fails when it relies on habit or local custom instead of a repeatable method. Lenders need one framework that works across sectors, jurisdictions, and exposure sizes. This course builds that framework from first principles and applies it to real cases. It covers business risk, financial analysis, cash flow, structural risk, and credit judgement. Furthermore, it applies risk grading, covenant design, and credit writing. As a result, participants reach conclusions that stand up to committee, audit, and regulatory challenge.

The Global Standard in Credit Analysis Course Objectives

- Apply a structured credit analysis framework across all borrower types.
- Assess purpose, repayment sources, and the first and second way out.
- Analyse business risk, industry dynamics, and competitive position.
- Adjust and interpret financial statements for comparability and true performance.
- Build cash flow projections and assess debt service capacity.
- Evaluate structural risk, group support, and subordination issues.
- Apply internal rating models, scorecards, and rating discipline.
- Design covenant packages aligned to borrower risk profiles.
- Conduct sensitivity, downside, and stress scenario analysis.
- Write clear, evidence-based credit opinions and recommendations.

Course Methodology

- Interactive lectures with international credit case studies across sectors.

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- Financial spreading and adjustment workshops using annual reports.
- Cash flow and debt capacity modelling exercises.
- Rating assignment and covenant design practice.
- Structured peer discussion with facilitator feedback on credit opinions.

Who Should Take This Course

- Credit analysts and credit approvers.
- Corporate and commercial banking relationship managers.
- Risk analysts covering credit portfolios.
- Investment and structured finance analysts.
- Internal auditors reviewing credit analysis quality.
- Bank supervisors and prudential analysts.

The Global Standard in Credit Analysis Course Outlines

Day 1: The Credit Analysis Framework

- Purpose, structure, and stages of credit analysis.
- Repayment sources and the first and second way out.
- Borrower, industry, and structural risk layers.
- Qualitative versus quantitative assessment.
- Common analysis errors and cognitive bias.
- Credit culture, governance, and approval expectations.
- Case study: applying the framework to a complex borrower.

Day 2: Business and Industry Risk Assessment



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- Industry cycle analysis and structural drivers.
- Competitive positioning and market share assessment.
- Regulatory, technological, and demand influences.
- Management quality, track record, and governance review.
- Ownership structures and group relationships.
- Business risk rating frameworks and scoring.
- Workshop: assessing industry and management risk.

Day 3: Financial Analysis and Adjustment

- Financial statement quality and comparability adjustments.
- Off-balance-sheet items, contingent liabilities, and guarantees.
- Quality of earnings and related-party transaction review.
- Ratio analysis: profitability, liquidity, and leverage.
- Working capital cycle and cash conversion analysis.
- Sensitivity and break-even assessment.
- Workshop: adjusting and analysing borrower accounts.

Day 4: Cash Flow, Debt Capacity, and Structuring

- Cash flow statement structure and free cash flow derivation.
- Base-case projections and debt service schedules.
- Debt service coverage and fixed charge coverage.
- Downside and stress scenario construction.
- Facility structuring, tenor, and repayment design.
- Covenant design: maintenance, incurrence, and information tests.
- Workshop: building a debt capacity and covenant package.





Day 5: Rating, Credit Opinion, and Portfolio Discipline

- Internal rating models, scorecards, and override discipline.
- Rating migration, watch list triggers, and early warning.
- Expected credit loss drivers and staging awareness.
- Writing a structured, evidence-based credit opinion.
- Presenting and defending recommendations to committees.
- Portfolio concentration and appetite alignment.
- Course review, assessment, and action planning.

Conclusion

By successfully completing The Global Standard in Credit Analysis, participants will gain a thorough understanding of structured credit analysis, business and industry risk assessment, financial adjustment, cash flow and debt capacity modelling, and credit opinion writing. They will also acquire practical skills in financial analysis, risk grading, covenant design, and credit judgement. In addition, the course prepares them to apply one consistent standard across every credit decision. Gentex Training Center delivers this programme with a strong focus on applied credit practice and measurable analytical improvement.

FAQs for The Global Standard in Credit Analysis course

Q1 What is the "Global Standard in Credit Analysis" course about?

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It is a five-day programme that builds one consistent method for analysing borrowers. It covers the credit analysis framework, business and industry risk, financial statement adjustment, cash flow and debt capacity, facility structuring, rating models, covenant design, and credit opinion writing.

Q2 What are the key benefits of the "Global Standard in Credit Analysis" course?

Participants gain a repeatable method that produces comparable decisions across sectors and teams. The course reduces unexpected losses, improves approval consistency, raises credit memo quality, strengthens covenant and security structuring, sharpens early detection of deterioration, and reduces audit and regulatory challenge on credit files.

Q3 What skills will I gain from the "Global Standard in Credit Analysis" course?

Participants gain credit analysis framework application and borrower assessment, business, industry and management risk evaluation, financial adjustment, cash flow and debt capacity modelling, and risk grading, covenant design and credit opinion writing. These four skills cover the analytical core of professional credit work.





Q4 What tools, methods, or standards are covered in the "Global Standard in Credit Analysis" course?

The course covers the first and second way out analysis, industry cycle and competitive positioning frameworks, management and governance assessment criteria, financial spreading and comparability adjustments, quality of earnings review, off-balance-sheet and contingent liability analysis, profitability, liquidity and leverage ratios, working capital and cash conversion cycle analysis, free cash flow derivation, debt service coverage and fixed charge coverage ratios, sensitivity and downside scenario modelling, facility structuring and repayment design, maintenance, incurrence and information covenants, internal rating scorecards and override discipline, rating migration triggers, expected credit loss drivers and IFRS 9 staging awareness, and portfolio concentration analysis.

Q5 How is the "Global Standard in Credit Analysis" course applied in real-world practice?

Participants apply the method to real credit files. They analyse borrowers, adjust accounts, build projections, assess industry and management risk, assign ratings, design covenants, and write credit opinions. Many leave with a projection model template and a credit opinion structure they can adopt immediately.