

€ TRAINING

Advanced Corporate Credit Analysis



20 - 31 January 2025
Madrid (Spain)



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REF: T2042 DATE: 20 - 31 January 2025 Venue: Madrid (Spain) - Fee: 7950 Euro

Introduction:

Advanced corporate credit analysis is essential for evaluating the financial health and creditworthiness of complex business entities. In an environment of increasing financial sophistication and global risks, in-depth analysis helps ensure sound lending and investment decisions. This training program delves into advanced techniques for assessing financial statements, identifying business and industry risks, and applying sophisticated credit risk models. Participants will gain the expertise needed to manage credit risk in complex corporate structures effectively.

Program Objectives:

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

- Conduct in-depth financial statement analysis for complex corporations.
- Identify and evaluate advanced business and industry risks.
- Perform sophisticated credit risk assessment models and techniques.
- Develop comprehensive credit proposals and recommendations.
- Monitor and manage corporate credit portfolios effectively.

Target Audience:

- Senior Credit Analysts.
- Corporate Banking Professionals.
- Risk Management Officers.
- Investment Analysts.
- Financial Consultants and Advisors.

Program Outline:

Unit 1:

Principles of Advanced Corporate Credit Analysis:

- Key concepts in advanced credit analysis.

- The role of credit analysis in corporate lending and investment.
- Differences between standard and advanced credit assessment.
- Overview of global credit risk trends and challenges.
- Ethical considerations in corporate credit analysis.

Unit 2:

Advanced Financial Statement Analysis:

- In-depth analysis of balance sheets, income statements, and cash flow statements.
- Evaluating complex financial structures and off-balance-sheet items.
- Advanced ratio analysis for liquidity, leverage, and profitability.
- Assessing cash flow sustainability and debt service capacity.
- Identifying accounting irregularities and financial manipulation.

Unit 3:

Industry and Macroeconomic Risk Assessment:

- Detailed industry analysis methods and competitive positioning.
- Evaluating the impact of macroeconomic indicators on credit risk.
- Sector-specific risks and market dynamics.
- Analyzing global trends and geopolitical risks.
- Techniques for stress testing and scenario analysis.

Unit 4:

Business and Management Risk Evaluation:

- Assessing corporate governance and management quality.
- Identifying operational, strategic, and reputational risks.
- Evaluating business models and competitive advantages.
- Risk implications of mergers, acquisitions, and restructurings.

Unit 5:

Credit Risk Models and Forecasting Techniques:

- Advanced credit risk models Altman's Z-Score, Moody's, and Fitch models.
- Credit scoring and rating methodologies for complex entities.
- Forecasting credit risk using quantitative techniques.
- Integrating big data and AI in credit risk analysis.
- Limitations and challenges of credit risk models.

Unit 6:

Assessing Collateral and Security Structures:

- Types of collateral and their valuation.
- Legal and regulatory considerations for collateral management.
- Structuring security packages for large corporate loans.
- Evaluating guarantees, covenants, and other risk mitigants.

Unit 7:

Debt Structuring and Credit Proposal Development:

- Structuring corporate loans to balance risk and return.
- Developing comprehensive credit proposals and approval documents.
- Risk-based pricing strategies for corporate lending.
- How to write effective credit recommendations.

Unit 8:

Monitoring and Managing Credit Portfolios:

- Techniques for ongoing credit monitoring and review.
- Early warning systems for deteriorating credit quality.
- Portfolio diversification strategies to mitigate risk.
- Managing non-performing loans NPLs and recovery strategies.

- Reporting and communication in credit portfolio management.

Unit 9:

Regulatory and Compliance Considerations:

- Overview of international credit risk regulations Basel III, IFRS 9.
- Ensuring compliance with regulatory frameworks.
- The role of internal controls in credit risk management.
- Anti-money laundering AML and know-your-customer KYC requirements.
- Ethical and legal standards in corporate credit practices.

Unit 10:

Strategic Insights and Innovations in Credit Analysis:

- The role of technology in transforming credit analysis.
- Innovations in fintech and their impact on credit risk assessment.
- Strategic decision-making for complex credit portfolios.
- Emerging trends and future challenges in credit risk management.
- Continuous improvement in credit analysis methodologies.