Corporate Credit Risk Assessment for Banks Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today’s dynamic and highly regulated financial environment, Corporate Credit Risk Assessment has become a critical competency for banks aiming to achieve sustainable profitability, regulatory compliance, and portfolio resilience. With increasing exposure to corporate lending, structured finance, and global credit markets, financial institutions must adopt advanced methodologies to evaluate borrower risk, predict default probabilities, and optimize credit decisions. This course integrates data-driven risk analytics, Basel III/IV frameworks, IFRS 9 provisioning models, and AI-powered credit scoring techniques to strengthen institutional credit risk capabilities.

Corporate Credit Risk Assessment for Banks Training Course equips banking professionals with practical tools and frameworks to assess corporate creditworthiness effectively. Participants will gain expertise in financial statement analysis, risk rating models, industry risk evaluation, stress testing, and early warning signals. Through real-world case studies, scenario analysis, and hands-on exercises, learners will develop the ability to make informed lending decisions, mitigate credit losses, and enhance risk-adjusted returns in an increasingly complex banking landscape.

Programme Curriculum

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5 days

Training Objectives

1. Master advanced corporate credit risk analysis frameworks
2. Apply Basel III/IV regulatory credit risk requirements
3. Analyze financial statements for creditworthiness assessment
4. Evaluate industry risk and macroeconomic impact on credit portfolios
5. Develop internal credit rating models and risk scoring systems
6. Implement IFRS 9 expected credit loss (ECL) methodologies
7. Identify early warning signals and default indicators
8. Conduct credit risk stress testing and scenario analysis
9. Assess cash flow sustainability and debt servicing capacity
10. Strengthen loan structuring and covenant design strategies
11. Utilize AI and machine learning in credit risk analytics
12. Enhance portfolio risk monitoring and reporting techniques
13. Improve risk-adjusted return optimization and capital allocation

Target Audience

1. Credit Risk Analysts
2. Corporate Banking Relationship Managers
3. Loan Officers and Credit Officers
4. Risk Management Professionals
5. Financial Analysts and Investment Analysts
6. Internal Auditors and Compliance Officers
7. Treasury and Portfolio Managers
8. Banking Executives and Senior Management

Training Modules

Module 1: Fundamentals of Corporate Credit Risk

- Overview of corporate credit risk concepts
- Types of credit risk in banking
- Risk-return relationship in lending
- Credit lifecycle and risk management framework
- Regulatory landscape
- Case Study: Credit failure analysis of a large corporate borrower

Module 2: Financial Statement Analysis

- Income statement and profitability analysis
- Balance sheet strength and leverage ratios
- Cash flow analysis and liquidity assessment
- Key financial ratios for credit evaluation
- Detecting financial manipulation risks
- Case Study: Financial health assessment of a manufacturing firm

Module 3: Credit Risk Rating Models

- Internal rating systems design
- Probability of default (PD) estimation
- Loss given default (LGD) and exposure at default (EAD)
- Scorecards and rating methodologies
- Model validation and back-testing
- Case Study: Building a corporate credit scoring model

Module 4: Industry and Macroeconomic Risk Analysis

- Industry risk assessment frameworks
- Market competition and sector trends
- Macroeconomic indicators impact
- Country and sovereign risk considerations
- ESG risk factors in credit decisions
- Case Study: Sector risk analysis in the energy industry

Module 5: Loan Structuring and Credit Appraisal

- Structuring corporate loan facilities
- Credit proposal and appraisal process
- Collateral evaluation and risk mitigation
- Covenant design and monitoring
- Syndicated loans and structured finance
- Case Study: Structuring a multi-million corporate loan deal

Module 6: IFRS 9 and Credit Risk Provisioning

- Expected Credit Loss (ECL) framework
- Staging criteria and credit deterioration
- Forward-looking information integration
- Provisioning models and calculations
- Impact on financial statements
- Case Study: IFRS 9 provisioning for a loan portfolio

Module 7: Credit Risk Monitoring and Early Warning Systems

- Portfolio monitoring techniques
- Early warning indicators (EWI)
- Watchlist and problem loan management
- Credit review and audit processes
- Non-performing loan (NPL) management strategies
- Case Study: Identifying early distress signals in a borrower

Module 8: Advanced Credit Risk Analytics and Stress Testing

- Stress testing methodologies
- Scenario analysis and sensitivity testing
- AI and machine learning in credit risk
- Big data analytics for credit decisions
- Risk-adjusted performance measurement
- Case Study: Stress testing a bank's corporate loan portfolio

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
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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

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