Credit Ratings & Default Analysis Training Course

Professional Development Training Course Outline

Category	Capital Markets and Investment	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Credit Ratings & Default Analysis Training Course is designed to provide participants with an in-depth understanding of credit risk assessment, rating methodologies, and default prediction techniques. This course combines theoretical knowledge with practical insights, enabling professionals to make informed decisions regarding creditworthiness, portfolio management, and risk mitigation. Participants will gain proficiency in analyzing financial statements, evaluating macroeconomic impacts, and understanding regulatory frameworks that influence credit ratings. The course emphasizes trending concepts such as credit scoring models, probability of default, and structured finance, ensuring relevance in the evolving financial landscape.

By integrating case studies, real-world examples, and hands-on exercises, this training equips participants with the tools to identify potential defaults, assess credit risk across sectors, and implement effective risk management strategies. Industry best practices, international rating standards, and emerging trends in credit analysis are central to the curriculum. Participants will leave with actionable insights to enhance organizational decision-making, optimize lending practices, and strengthen financial stability.

Programme Curriculum

Credit Ratings & Default Analysis Training Course

Introduction

Credit Ratings & Default Analysis Training Course is designed to provide participants with an in-depth understanding of credit risk assessment, rating methodologies, and default prediction techniques. This course combines theoretical knowledge with practical insights, enabling professionals to make informed decisions regarding creditworthiness, portfolio management, and risk mitigation. Participants will gain proficiency in analyzing financial statements, evaluating macroeconomic impacts, and understanding regulatory frameworks

that influence credit ratings. The course emphasizes trending concepts such as credit scoring models, probability of default, and structured finance, ensuring relevance in the evolving financial landscape.

By integrating case studies, real-world examples, and hands-on exercises, this training equips participants with the tools to identify potential defaults, assess credit risk across sectors, and implement effective risk management strategies. Industry best practices, international rating standards, and emerging trends in credit analysis are central to the curriculum. Participants will leave with actionable insights to enhance organizational decision-making, optimize lending practices, and strengthen financial stability.

Course Objectives

1. Understand the fundamentals of credit ratings and default risk.
2. Analyze corporate and sovereign financial statements for creditworthiness.
3. Evaluate the probability of default using quantitative and qualitative methods.
4. Apply credit scoring models and advanced analytics in risk assessment.
5. Understand regulatory and international credit rating standards.
6. Assess macroeconomic, industry, and market influences on credit risk.
7. Implement structured finance and securitization techniques in credit analysis.
8. Conduct portfolio credit risk assessment and mitigation strategies.
9. Apply scenario analysis and stress testing to predict default risk.
10. Interpret rating reports and develop independent credit opinions.
11. Integrate ESG factors in credit rating decisions.
12. Enhance organizational credit decision-making and lending policies.
13. Develop actionable strategies to manage non-performing assets and defaults.

Organizational Benefits

- Improved accuracy in credit risk assessment
- Enhanced portfolio management and risk mitigation
- Reduced non-performing assets
- Compliance with regulatory and international rating standards
- Better informed lending and investment decisions
- Increased organizational profitability
- Strengthened internal risk management frameworks
- Enhanced corporate reputation in financial markets
- Optimized decision-making for high-risk exposures
- Improved stakeholder confidence and investor relations

Target Audiences

1. Credit analysts
2. Risk management professionals
3. Bank relationship managers
4. Investment analysts
5. Portfolio managers
6. Financial controllers

7. Auditors and compliance officers
8. Corporate finance executives

Course Duration: 5 days

Course Modules

Module 1: Introduction to Credit Ratings and Default Analysis

- Overview of credit ratings
- Importance of credit assessment in financial markets
- Global rating agencies and their methodologies
- Key factors influencing credit ratings
- Case Study: Historical default analysis of a corporate issuer
- Practical exercise on rating evaluation

Module 2: Financial Statement Analysis for Credit Risk

- Analyzing balance sheets, income statements, and cash flow
- Key financial ratios for credit assessment
- Identifying early warning signs of default
- Evaluating liquidity and solvency positions
- Case Study: Corporate financial distress assessment
- Hands-on financial ratio calculation

Module 3: Probability of Default and Credit Scoring Models

- Introduction to default probability concepts
- Quantitative models for PD estimation
- Qualitative factors affecting credit risk
- Building and validating credit scoring models
- Case Study: Predicting defaults in the banking sector
- Practical PD model simulation

Module 4: Portfolio Credit Risk and Mitigation Strategies

- Portfolio risk assessment techniques
- Diversification and exposure management
- Credit derivatives and hedging tools
- Scenario analysis and stress testing
- Case Study: Portfolio default risk simulation
- Hands-on mitigation strategy development

Module 5: Regulatory and International Credit Standards

- Basel III and capital adequacy requirements
- IFRS and GAAP impacts on credit risk
- Rating agency compliance standards
- Cross-border credit risk assessment
- Case Study: Sovereign rating and regulatory compliance
- Practical regulatory compliance exercise

Module 6: Structured Finance and Securitization in Credit Analysis

- Understanding structured finance instruments
- Asset-backed securities and credit tranching
- Credit enhancement mechanisms
- Evaluating structured finance risks
- Case Study: Securitization impact on default risk
- Practical analysis of structured finance instruments

Module 7: Integrating ESG Factors in Credit Ratings

- Environmental, social, and governance impacts on creditworthiness
- ESG risk assessment frameworks
- Incorporating ESG into rating models
- Case Study: ESG influence on corporate default probability
- Practical ESG scoring and analysis
- Group discussion and scenario application

Module 8: Advanced Analytics and Emerging Trends in Credit Analysis

- Machine learning applications in credit risk
- Big data and predictive analytics
- Stress testing under economic shocks
- Monitoring credit risk in real-time
- Case Study: AI-based default prediction
- Hands-on analytics tools exercise

Training Methodology

- Interactive lectures and discussions
- Case study analysis and group exercises
- Hands-on financial and credit modeling exercises

- Scenario analysis and stress testing workshops
- Practical credit scoring and risk assessment simulations
- Participant presentations and feedback sessions

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

Start Date	End Date	Location	Price
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:

Register Online Now

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