

FINANCE & ACCOUNTING | COURSE BROCHURE

Credit Risk Analysis and Lending Decisions

5 days | Classroom training | English

SMART HORIZON

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Course content

Why attend

Sound credit analysis protects lenders and suppliers from losses while supporting profitable business growth. This course covers the full credit assessment process, including financial statement analysis, cash flow and debt capacity, industry and management assessment, credit scoring and rating, collateral and covenants, and monitoring of credit exposures. Participants analyse real borrower cases and prepare credit recommendations.

Credit decisions require both rigorous analysis and sound judgement. This course strengthens your ability to evaluate borrowers, structure facilities and identify early warning signs of deterioration.

Professional Problems This Course Is Designed to Solve

• Difficulty translating subject knowledge into practical workplace decisions.
• Inconsistent approaches to the activities covered in the course outline.
• Lack of a structured plan for applying and reviewing new skills.

Course methodology

Learning combines financial analysis exercises, borrower case studies, credit memo writing, structuring workshops and early-warning simulations.

Course objectives

By the end of this course, participants will be able to:
• Apply a structured credit analysis framework
• Analyse financial statements and cash flow for repayment capacity
• Assess industry, business and management risk
• Use credit scoring and internal rating approaches
• Structure facilities with appropriate collateral and covenants
• Monitor exposures and identify early warning signals

Target audience

This course is suitable for:
• Credit analysts and relationship managers
• Commercial and corporate bankers
• Credit risk managers
• Trade credit and collections managers
• Finance professionals assessing counterparties



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Target competencies

Participants will develop competencies in:

- Credit assessment
- Cash flow analysis
- Risk rating
- Facility structuring
- Covenant design
- Credit monitoring

Course outline

Day 1: Credit Analysis Framework

09:00–09:54	Principles of lending
09:54–10:48	The credit process
10:48–11:00	Qualitative and quantitative factors
11:00–11:30	**Coffee break**
11:30–12:12	Qualitative and quantitative factors (continued)
12:12–13:06	Credit policy and risk appetite
13:06–14:00	Exercise: Reviewing a credit application

Day 2: Financial Analysis for Credit

09:00–09:54	Profitability, leverage and liquidity ratios
09:54–10:48	Cash flow analysis and debt service
10:48–11:00	Quality of earnings
11:00–11:30	**Coffee break**
11:30–12:12	Quality of earnings (continued)
12:12–13:06	Projections and stress testing
13:06–14:00	Lab: Analysing a borrower's financials



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Day 3: Business and Industry Risk

09:00–09:54	Industry analysis
09:54–10:48	Business model and competitive position
10:48–11:00	Management quality and governance
11:00–11:30	**Coffee break**
11:30–12:12	Management quality and governance (continued)
12:12–13:06	Country and currency risk
13:06–14:00	Case study: Industry risk assessment

Day 4: Structuring and Rating

09:00–09:54	Credit scoring and rating models
09:54–10:48	Collateral and guarantees
10:48–11:00	Covenants and conditions
11:00–11:30	**Coffee break**
11:30–12:12	Covenants and conditions (continued)
12:12–13:06	Pricing for risk
13:06–14:00	Workshop: Writing a credit memo

Day 5: Monitoring and Problem Loans

09:00–09:54	Ongoing monitoring
09:54–10:48	Early warning indicators
10:48–11:00	Restructuring options
11:00–11:30	**Coffee break**
11:30–12:12	Restructuring options (continued)
12:12–13:06	Recovery strategies
13:06–14:00	Capstone: Credit recommendation presentation

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the



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sessions. They are indicative only and do not constitute a binding commitment.

Dates, venues and fees

Current published course plans. Fees are per participant in EUR, excluding unconfirmed taxes.

Venue	Start date	End date	Fee (EUR)
Istanbul Confirmed dates	9 Nov 2026	13 Nov 2026	**€2,650.–**
Online Confirmed dates	9 Nov 2026	13 Nov 2026	**€1,250.–**
Cape Town Confirmed dates	16 Nov 2026	20 Nov 2026	**€1,890.–**
Online Confirmed dates	16 Nov 2026	20 Nov 2026	**€1,250.–**
Amsterdam Confirmed dates	23 Nov 2026	27 Nov 2026	**€2,540.–**
Online Confirmed dates	23 Nov 2026	27 Nov 2026	**€1,250.–**
Singapore Confirmed dates	7 Dec 2026	11 Dec 2026	**€2,820.–**
Online Confirmed dates	7 Dec 2026	11 Dec 2026	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
London Confirmed dates	14 Dec 2026	18 Dec 2026	**€2,450.–**
Online Confirmed dates	14 Dec 2026	18 Dec 2026	**€1,250.–**
Dubai Confirmed dates	11 Jan 2027	15 Jan 2027	**€3,150.–**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,250.–**
Frankfurt Confirmed dates	25 Jan 2027	29 Jan 2027	**€2,650.–**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	8 Feb 2027	12 Feb 2027	**€1,450.–**
Online Confirmed dates	8 Feb 2027	12 Feb 2027	**€1,250.–**
Rome Confirmed dates	15 Feb 2027	19 Feb 2027	**€2,450.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	15 Feb 2027	19 Feb 2027	**€1,250.-**
Paris Confirmed dates	22 Feb 2027	26 Feb 2027	**€2,860.-**
Online Confirmed dates	22 Feb 2027	26 Feb 2027	**€1,250.-**
Istanbul Confirmed dates	8 Mar 2027	12 Mar 2027	**€2,650.-**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,250.-**
Amsterdam Confirmed dates	22 Mar 2027	26 Mar 2027	**€2,540.-**
Online Confirmed dates	22 Mar 2027	26 Mar 2027	**€1,250.-**
Singapore Confirmed dates	12 Apr 2027	16 Apr 2027	**€2,820.-**
Online Confirmed dates	12 Apr 2027	16 Apr 2027	**€1,250.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Cape Town Confirmed dates	19 Apr 2027	23 Apr 2027	**€1,890.–**
Online Confirmed dates	19 Apr 2027	23 Apr 2027	**€1,250.–**
London Confirmed dates	26 Apr 2027	30 Apr 2027	**€2,450.–**
Online Confirmed dates	26 Apr 2027	30 Apr 2027	**€1,250.–**
Dubai Confirmed dates	10 May 2027	14 May 2027	**€3,150.–**
Online Confirmed dates	10 May 2027	14 May 2027	**€1,250.–**
Frankfurt Confirmed dates	24 May 2027	28 May 2027	**€2,650.–**
Online Confirmed dates	24 May 2027	28 May 2027	**€1,250.–**
Rome Confirmed dates	7 Jun 2027	11 Jun 2027	**€2,450.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	7 Jun 2027	11 Jun 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,450.–**
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,250.–**
Paris Confirmed dates	21 Jun 2027	25 Jun 2027	**€2,860.–**
Online Confirmed dates	21 Jun 2027	25 Jun 2027	**€1,250.–**
Istanbul Confirmed dates	12 Jul 2027	16 Jul 2027	**€2,650.–**
Online Confirmed dates	12 Jul 2027	16 Jul 2027	**€1,250.–**
Amsterdam Confirmed dates	26 Jul 2027	30 Jul 2027	**€2,540.–**
Online Confirmed dates	26 Jul 2027	30 Jul 2027	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Singapore Confirmed dates	9 Aug 2027	13 Aug 2027	**€2,820.-**
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,250.-**
Vienna Confirmed dates	16 Aug 2027	20 Aug 2027	**€2,940.-**
Online Confirmed dates	16 Aug 2027	20 Aug 2027	**€1,250.-**
London Confirmed dates	23 Aug 2027	27 Aug 2027	**€2,450.-**
Online Confirmed dates	23 Aug 2027	27 Aug 2027	**€1,250.-**
Dubai Confirmed dates	13 Sept 2027	17 Sept 2027	**€3,150.-**
Online Confirmed dates	13 Sept 2027	17 Sept 2027	**€1,250.-**
Frankfurt Confirmed dates	20 Sept 2027	24 Sept 2027	**€2,650.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,450.–**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,250.–**
Barcelona Confirmed dates	18 Oct 2027	22 Oct 2027	**€2,840.–**
Online Confirmed dates	18 Oct 2027	22 Oct 2027	**€1,250.–**
Paris Confirmed dates	25 Oct 2027	29 Oct 2027	**€2,860.–**
Online Confirmed dates	25 Oct 2027	29 Oct 2027	**€1,250.–**
Istanbul Confirmed dates	8 Nov 2027	12 Nov 2027	**€2,650.–**
Online Confirmed dates	8 Nov 2027	12 Nov 2027	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Amsterdam Confirmed dates	22 Nov 2027	26 Nov 2027	**€2,540.–**
Online Confirmed dates	22 Nov 2027	26 Nov 2027	**€1,250.–**
Singapore Confirmed dates	6 Dec 2027	10 Dec 2027	**€2,820.–**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**€1,250.–**
London Confirmed dates	13 Dec 2027	17 Dec 2027	**€2,450.–**
Online Confirmed dates	13 Dec 2027	17 Dec 2027	**€1,250.–**



Course content

Plan your next step

Dates, availability, exact venue, taxes, inclusions and payment terms require written confirmation. This brochure is not a quotation, registration, booking confirmation or visa invitation. Participants receive a Smart Horizon certificate of attendance; programmes are not externally accredited and do not award a professional qualification or designation. Confirm arrangements before booking travel.

For group or in-house training, contact our learning team to discuss your objectives and delivery arrangements.

Contact Smart Horizon

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View the latest course details online