



Corporate Credit Analysis - Online

Corporate Credit Analysis takes a diagnostic approach - it teaches participants what to look for when assessing the financial health of a corporation. Participants explore the implications of financial and non-financial credit and business risks on corporate credit. They learn how to structure a loan, and the best methods for monitoring and standardizing credit control procedures. At every stage of the program, students are asked to apply credit analysis theories to practical case studies drawn from different countries and industrial sectors.

Please note that this is a curriculum of individual course modules. You will need to pass each module exam in order to qualify for a certificate of completion.

This is an asynchronous eLearning program that can be accessed 24/7 from any internet enabled computer. Access is for 91 days. Certificates with earned professional credits will be awarded upon successful course completion.

Targeted Audience

Entry level professionals, investment professionals, research analysts, corporate bankers, fixed income analysts, credit analysts, equity analysts, mergers & acquisitions professionals and mid level career transitions.

Prerequisites

Financial Statement Analysis or equivalent level of knowledge

Learning Objectives

Students will be able to:

- . Define corporate credit analysis
- . List the benefits of corporate credit analysis
- . Discuss the reasons why a bank lends money and why corporations borrow

- . Recognize the different types of loans
- . Identify the components of the lending process
- . Define the stages of the industry/product life cycle
- . Recognize industry metrics used to analyze performance and trends
- . Describe the areas of the financial statements that are the focus of company forecasting
- . Identify the purpose and components of sensitivity and scenario analyses
- . Define the different types of ratios used for credit analysis.
- . Explain what the different ratios tell us from a credit analysis perspective.
- . Recognize the factors that go into determining a company's optimal capital structure.
- . Recognize the limitations of financial information in credit analysis.
- . Define the five forces in the Porter model.
- . Recognize the elements of PEST analysis.
- . Determine the different types of corporate strategies and the role of management in their implementation.
- . Identify the different corporate structure issues and their implications for credit analysis.
- . Describe SWOT analysis.
- . Describe the role of rating agencies in credit analysis.
- . Identify the process that rating agencies use to rate companies.
- . Recognize the components of the Z-score, RiskCalc TM, and KMV models.

Alumni Comments

"Useful for a new credit analyst."

"The practice exams at the end of each module were great!"

"Information was very well presented and easy to understand."

"The content of the course was very thorough. It was very direct and overall, I learned a lot."

Follow-Up Courses

Credit Analysis - Online

Credit Risk Modeling - Online

Credit Ratings - Online

Credit Ratings and Credit Scoring - Online

Credit Risk Modeling - Online

Level: Basic

CPE Credits: 5

Instructional Method: Self-Study

Detailed Outline

Introduction to Corporate Credit Analysis

Topics covered include:

- . What is corporate credit analysis and why do banks do it?
- . Categories and types of loans
- . The lending process
- . Sources of Information

Duration: 1 hour

Industry and Company Forecasting

Topics covered include:

- . Industry analysis and trends
- . Industry metrics
- . Corporate analysis
- . Sensitivity and scenario analysis

Duration: 1 hour

Financial Analysis

Topics covered include:

- . Profitability and performance ratios
- . Liquidity and solvency ratios
- . Coverage ratios
- . Capital structure ratios

Qualitative (Nonfinancial) Analysis

Topics covered include:

- . Industry and economic factors
- . Industry structure: Porter's model
- . Key market forces: PEST
- . Corporate strategies and

- . Corporate financing and credit ratios
 - . Limitations of financial credit analysis
- Duration: 1 hour

- implementation
- . Corporate structure
 - . SWOT analysis
 - . Non-financial analysis
- Duration: 1 hour
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Credit Ratings and Credit Scoring

Topics covered include:

- . Role of credit rating agencies
- . Rating definitions, process and methodology
- . Credit scoring models

Duration: 1 hour

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