

Commercial Credit Analysis

Structured to provide bankers with a complete set of analytical skills necessary to evaluate business lending opportunities, Commercial Credit Analysis presents sound techniques for the analysis of each financial statement. The course also focuses on business, industry and management risk and, using a case study approach, encourages learners to look beyond the financial ratios to evaluate overall credit risk.

Course Objectives

After completing this course, learners will be able to:

- Evaluate risk factors indicated by a company's business and management
- Calculate financial statement ratios and identify trends
- Analyze a company's earnings history and prospects
- Assess a company's financial condition and outlook
- Determine a company's cash flow and forecast debt repayment ability

Course Content

- Business and industry risk
- Evaluating management
- Financial statement quality
- Analyzing sales and profit margins
- Determining short and long-term asset quality
- Assessing sources of liquidity
- Assessing financial leverage
- Evaluating cash flow and repayment ability

Course Modules

- Module 1 - Qualitative Company Analysis
- Module 2 - Income Statement Analysis
- Module 3 - Balance Sheet Analysis
- Module 4 - Cash Flow Analysis
- Module 5 - Credit Risk Analysis
- Case Studies Book

Commercial Credit Analysis (continued)

Target Audience

Commercial Credit Analysis is appropriate for credit analysts and all commercial lenders. It is suitable for both entry-level individuals and experienced bankers who want to enhance their analytical skills.

Delivery Options

This course is designed to be used as a self-study allowing learners to work independently and at their own pace, concentrating on the areas they need most. This approach is effective when there are only one or two learners at a time or when the learners are spread out geographically. However, when multiple learners are involved, the materials are ideal for use in a blended learning approach by combining self-study with periodic review and application sessions to capitalize on the benefits of classroom learning. Finally this course can be used in a purely classroom setting facilitated by an Edge instructor. Depending on the amount of prework assigned, if any, the workshop can be conducted over a 3-5 day period.

Course Materials

Each set of participant materials includes:

- Complete explanations of concepts, examples, and exercises with answer keys
- Review sections at the end of each module, highlighting key concepts and providing self-testing opportunities
- Comprehensive case studies allowing the learner to practice each new skill throughout the course

In addition, an Administrator's Guide is available to benefit the manager, trainer or group leader. The Administrator's Guide includes:

- Pre- and post-tests with answer keys
- Instructions for assigning and administering the course as a self-study
- Suggestions and facilitation outlines for conducting the review and application sessions in a group setting
- Discussion points for review of the comprehensive cases

To learn more about this course or any of the other courses in Edge Development Group's Credit Skills Curriculum, call (412) 343-0105 or visit our website.



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