



CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

ACCREDITED BY  
**ACQETA**  
A Partnership for Quality®



**E/empower**  
*Building Bridges to Credit Excellence*



**CREDIT ANALYSIS**  
CERTIFICATE - CAC

**250 Hours**

CREDIT ANALYSIS CERTIFICATE

## **E** ABOUT THE CERTIFICATE

The Credit Analysis Certificate will unleash the power of credit analysis to elevate your professional career or entrepreneurial ventures by diving deep into the constantly changing dynamics of the industry. This certificate will sharpen your ability to make informed financial decisions by teaching you to dissect financial statements and uncover the hidden stories within the numbers that drive business decisions. Additionally, you will seamlessly integrate theoretical lending principles with practical, real-world scenarios, ensuring a comprehensive understanding of credit risk and lending rationales. Equipped with these essential tools and knowledge, you will be empowered to make a significant impact in the financial sector.



## **E** WHO SHOULD ATTEND?

- Bank Employees interested in joining the Credit Dept.
- Junior Credit Officers (from 0 to 1 year).
- Risk Professionals.
- Audit Professionals.

**BUILDING BRIDGES TO  
CREDIT EXCELLENCE**



## CERTIFICATE OBJECTIVES

- Comprehend accounting principles that guide to apply the recording and reporting of financial information.
- Identify the main pillars toward taking the correct credit decision.
- Recognize the strategic considerations behind lending decisions and the structuring of financial facilities.
- Understand corporate finance, and capital budgeting structure optimization that empowers professionals to make informed credit decisions.
- Understand the complementary aspects of the credit decision-making process.
- Identify the supportive information toward a credit decision
- Recognize how to structure a presentation and visuals with focus, clarity, and impact.
- Demonstrate the negotiation definition and how to handle different personality types
- Discuss how to prepare a trial desk case aim for each group's findings and give recommendations for final desk case.



## **E//** WHY JOIN?



### **Understand**

Master the Art of Corporate Finance:  
Acquire a robust understanding of  
financial principles and their  
real-world implications



### **Analyze**

Conduct a comprehensive  
comparison through a detailed  
analysis of figures and numerical data



### **Find**

Dive into ratio analysis, exploring  
both its advantages and the intricate  
challenges faced by your corporate  
client



### **Apply**

Connect the theoretical insights with  
practical scenarios. Transform class  
knowledge into real-world lending  
strategies

*Boost Your Career by Getting Certified in Empower*

**E//**mpower

## **E** WHAT'S IN IT FOR YOU?

- 1. Professional Development:**  
By completing a corporate banking certificate program, you demonstrate a commitment to professional development and continuous learning. This can enhance your credibility and employability in the corporate banking industry.



- 2. Career Advancement:**  
Acquiring specialized skills and knowledge through a corporate banking certificate program can open up opportunities for career advancement within the banking sector.



- 3. Stay Updated:**  
A corporate banking certificate program can help you stay updated with the latest trends, best practices, and industry developments, ensuring that your skills remain relevant and competitive.



- 4. Networking Opportunities:**  
Building a strong professional network can be valuable for career growth, job opportunities, and staying on top of industry updates.







## **E** CERTIFICATE OUTLINE

### Technical Part:

#### Part 1: Accounting Concepts

#### Part 2: Core Credit

- Module 1: Economics and Industry Analysis
- Module 2: Financial Statement Analysis
- Module 3: Cash Flow Statement Mechanics and Projection
- Module 4: Lending Rationales & Facility Structure

#### Part 3: Corporate Finance and Valuation

#### Part 4: Supplementary Aspects

- Module 1: Trade Finance Essentials
- Module 2: Credit Administration and Banking Investigation
- Module 3: Non-Performing Loans
- Module 4: Report Writing
- *(E learning/Virtual) It is mandatory to complete the E learning part before attending the VRT session for the participant benefit.*

#### Part 5: E-Learning (Self-Study)

- Module 1: ORR
- Module 2: Legal Aspects (in Arabic)
- Module 3: Basel II & III

### Interpersonal Skills:

- Module 1: Presenting with Impact – Introduction
- Module 2: Negotiating for Results – Introduction

## **E** TRIAL DESK SECTION

A desk taker will discuss 2 cases with the participants, the participants will give their findings and recommendations.

## **E** FINAL DESK SECTION:

Each participant will discuss final case individually.



## **E// ASSESSMENT STRATEGY**

### **1. Part 1: Accounting - Module Weight (10%)**

- Cut off Score (70%) of total grade (100%).

### **2. Part 2: Core Credit - Module Weight (30%)**

- Cut off score: The participant should pass the 4 modules exams with a cut-off score for each exam is 50 % but participants should pass by a cumulative of 70% in the total part.

### **3. Part 3: Corporate Finance & Valuation - Module Weight (10%)**

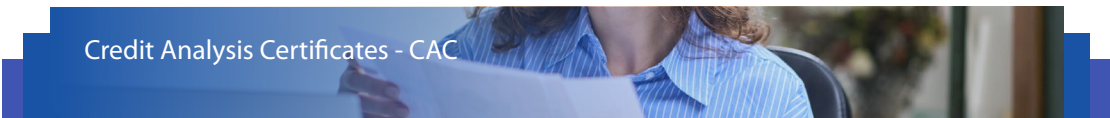
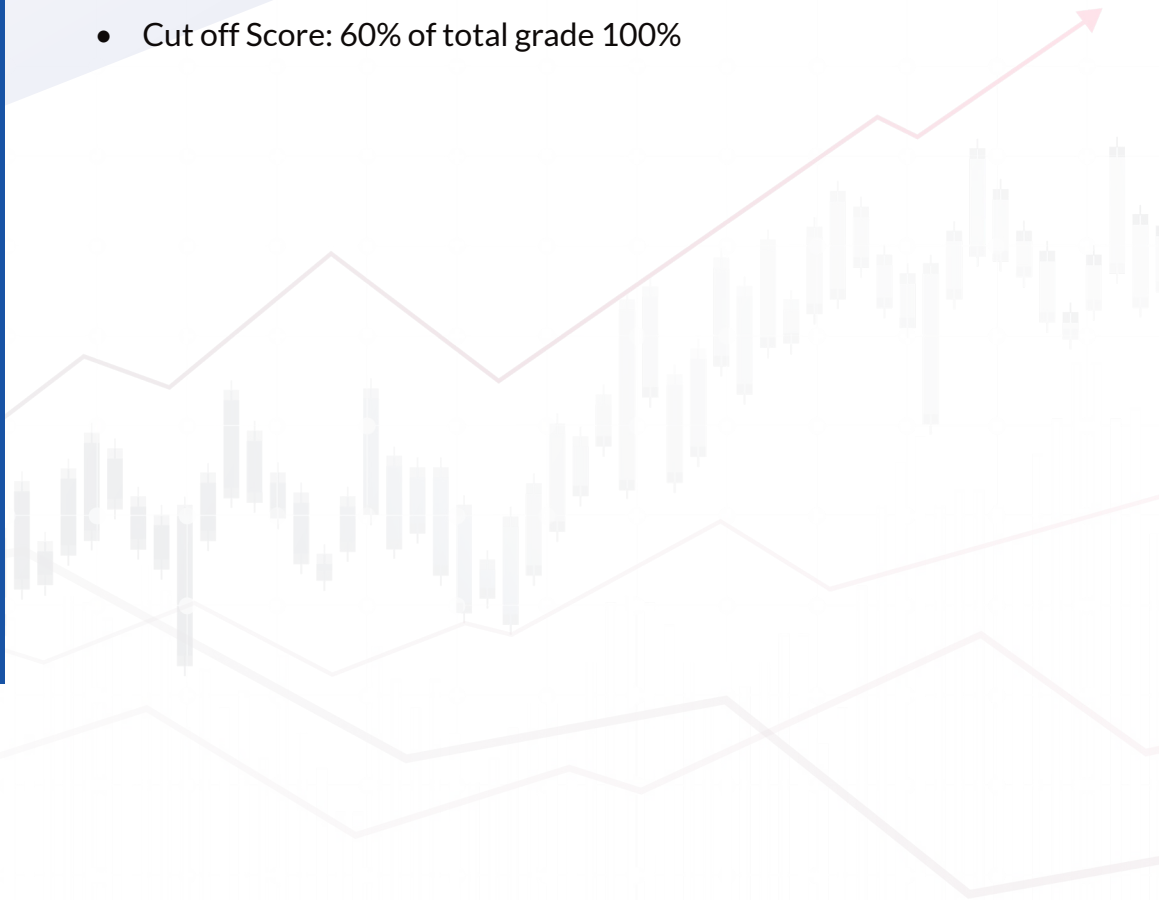
- Cut off Score: 70% of total grade 100%

### **4. Part 4: Supplementary Aspects - Module Weight (10%)**

- Cut off score: 60% of the total grade

### **5. Final Desk Discussion - Module Weight (40%)**

- Cut off Score: 60% of total grade 100%



## **E** TERMS & CONDITIONS:

- All Certificate Exams will be conducted in EBI Premises (In Class).
- Participants will sit for an exam at the end of each module
- Participants must pass each certificate part to be able to continue with the next part.
- Participants must achieve a cut-off score in each part as previously mentioned.
- Participant must achieve 90% of his/her attendance.
- Participant has a second attempt at the final desk who fail in the first time. The retake will involve a new case and will incur an additional charge.

## **E** BENEFITS:

**MEET THE EXPERTS**

- I. A 2-hour session to meet a highly respected leader in Corporate Banking. With a successful track record, S/he will share the secrets to their success, You'll hear firsthand about the challenges faced and the strategies they employed to overcome them.

- I. Free Access to 7 eLearning Modules:

- EBI:
  1. Sustainability and sustainable finance.
- Intuition:
  2. Introduction to Sustainability and ESG.
  3. Climate Risk.
  4. Sustainable Finance.
  5. Skills for Corporate bankers.
  6. Excel Techniques. (Mandatory before Corporate Finance and Valuation Module)
  7. Financial statement Analysis. (Optional)

All of above eLearning Modules are mandatory during this certificate

- III. This Certificate Entitles Participants to Obtain 20 CEUs.

**E**mpower



## **E** COURSE LANGUAGE

- Material & Exams: English.
- Delivery: Bilingual.

## **E** PREREQUISITE:

- Good Command of English Language.
- Pass Pre-Certificate Exams:
  - Accounting Exam.
  - English (Reading and Listening).
  - IQ (Shapes and Numeric Problems).
  - MS Excel Exam.

HOTLINE  
**15200**  
One number to better serve you!

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