

# Credit Analysis Certificate – CAC

## Credit & Finance



6851-1



Blended



250 hours

### Course Description:

The Credit Analysis Certificate is an intensive, co-branded program jointly developed by the Egyptian Banking Institute (EBI) and the Chartered Banker Institute (CBI). This specialized certificate is designed to equip junior credit professionals, relationship managers, and aspiring credit officers with the essential skills and knowledge required for sound credit decision-making. The Certificate consists of five core technical modules, covering accounting concepts, core credit principles, lending rationales and facility structures, corporate finance and valuation, and supplementary aspects. It also emphasizes the effective use of supportive information throughout the credit analysis process. The learning journey includes an interactive e-Learning component, and culminates in a practical module where participants prepare a trial desk case, consolidating their group findings and formulating recommendations for a final case analysis. By the end of the certificate, participants will have developed a comprehensive understanding of credit analysis, empowering them to make informed and strategic credit decisions within their professional banking roles.

### Target Audience:

- Bank employees interested in joining the Credit Department
- Junior Credit Officers (0–1 year of experience)
- Risk professionals
- Audit professionals

### Course Objectives:

By the end of this course, participants will be able to:

- Determine and recognize key accounting principles and procedures for accurately recording, reporting, and analyzing financial information.
- Recognize the main pillars of taking the correct credit decision
- 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
- Discuss the principles for the development of robust negotiation and

presentation skills.

- Discuss how to prepare a trial desk case, aiming at each group's findings, and give recommendations for the final desk case

### Course 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's 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

#### Trial Desk Section

- A desk taker will present two cases for discussion. Participants are expected to analyze and present their findings and recommendations.



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## Final Desk Section:

- Each participant will discuss and analyze a final case individually.

## Assessment Strategy:

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

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

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

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

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

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

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

- Cut-off score: 60% of the total grade

### Final Desk Discussion - Module Weight (40%)

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

## Upon Successful Completion of this Course, participants will obtain:

20 CEUs

## Course Language:

- Material & Exams: English
- Delivery: Bilingual.

## Prerequisites:

- Good command of the English language
- Passing the following pre-certificate exams:
  - Accounting
  - English (Reading and Listening)
  - IQ (Shapes and Numeric Problems)
  - MS Excel