



CENTRAL BANK OF EGYPT
Egyptian Banking Institute

Credit Analysis Certificate – CAC

Credit and Finance



6851-3



Blended/
Virtual



250 hours

Course Description:

This Credit Analysis Certificate is designed for bank employees aiming to join the credit department, as well as junior credit officers, relationship officers, and managers. The certificate comprises five technical parts: accounting concepts, core credit, lending rationales and facility structure, corporate finance and valuation, and supplementary aspects. It also covers how to use supportive information in credit decision-making. Additionally, the program includes an eLearning component and culminates in a practical module that guides participants through the preparation of a trial desk case. This aims to consolidate group findings and provide recommendations for a final desk case. By the end of the program, learners will have a solid understanding of credit analysis, enabling them to make informed and strategic credit decisions in their professional 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.

Final Desk Section:

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



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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.

Course Modality:

- Blended
- Virtual - E-Learning

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