



CORPORATE LENDING AND CREDIT RISK MANAGEMENT TRAINING COURSE

12 - 16 OCT 2026

KUALA LUMPUR

5200 € (PER PERSON)

REF: #AF6452_28849



COURSE INTRODUCTION / OVERVIEW:

This comprehensive training course provides a deep dive into the critical disciplines of corporate credit analysis, strategic lending, and proactive credit risk management. In today's dynamic economic landscape, the ability to make sound lending decisions is paramount for financial stability and growth. This program is meticulously designed to equip participants with the analytical tools and strategic foresight needed to evaluate corporate creditworthiness, structure effective loan facilities, and manage credit risk across a diverse portfolio. Drawing upon established frameworks and contemporary best practices, the course navigates the entire credit lifecycle, from initial assessment to ongoing monitoring and problem loan resolution. We will explore the foundational principles articulated by experts like Edward I. Altman, whose work on credit scoring models has revolutionized risk assessment. The curriculum integrates key concepts from texts such as "Credit Analysis and Lending Management," ensuring a robust theoretical underpinning. At BIG BEN Training Center, we are committed to transforming theoretical knowledge into practical, decision-making skills, enabling participants to confidently manage complex corporate lending scenarios and contribute significantly to their organization's financial health and resilience. This course is the definitive guide for professionals seeking to master the art and science of corporate credit.

TARGET AUDIENCE / THIS TRAINING COURSE IS SUITABLE FOR:

- Credit Analysts and Officers.
- Loan Officers and Relationship Managers.
- Corporate and Commercial Bankers.
- Credit Risk Managers and Analysts.
- Portfolio Managers.
- Financial Analysts.
- Internal Auditors and Compliance Officers.
- Corporate Finance Professionals.
- Investment Banking Analysts.
- Professionals in credit rating agencies.

TARGET SECTORS AND INDUSTRIES:

- Commercial and Investment Banking.
- Credit Unions and Savings Institutions.
- Private Equity and Venture Capital Firms.

- Asset Management and Investment Funds.
- Insurance Companies.
- Credit Rating Agencies.
- Corporate Treasury and Finance Divisions.
- Financial Technology (FinTech) and Digital Lending.
- Government financial institutions and regulatory bodies.
- Real Estate and Development Firms.



TARGET ORGANIZATIONS DEPARTMENTS:

- Credit Department.
- Corporate Banking.
- Commercial Lending.
- Risk Management.
- Loan Review and Administration.
- Portfolio Management.
- Finance and Treasury.
- Internal Audit.
- Compliance.
- Special Assets and Workout Departments.

COURSE OFFERINGS:

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

- Analyze complex corporate financial statements to assess financial health and repayment capacity.
- Apply both quantitative and qualitative analysis techniques for a holistic credit assessment.
- Master cash flow analysis and forecasting for lending decisions.
- Structure and price corporate loan facilities effectively, including setting appropriate covenants.
- Identify and measure key credit risks within a corporate lending portfolio.
- Develop and implement robust credit risk mitigation and management strategies.
- Conduct thorough industry and business risk analysis.
- Manage problem loans and develop effective workout and restructuring strategies.
- Understand the regulatory environment governing corporate lending.
- Prepare clear and persuasive credit approval memorandums.

COURSE METHODOLOGY:

The training methodology at BIG BEN Training Center is designed to be immersive, interactive, and highly practical, ensuring that participants can immediately apply their learning in a professional context. We move beyond traditional lecture-based formats to create a dynamic learning environment centered on real-world application. The course heavily utilizes case studies of actual corporate lending scenarios, allowing participants to analyze complex financial data, debate

credit decisions, and structure loan proposals in a controlled setting. Interactive group discussions and workshops encourage the sharing of diverse perspectives and collaborative problem-solving. Participants will engage in hands-on exercises, including financial statement analysis, cash flow modeling, and risk rating simulations. Our expert instructors facilitate these sessions, providing personalized feedback and guiding participants through the nuances of credit assessment and risk management. The methodology emphasizes a continuous feedback loop, where practical application is followed by expert review and peer discussion, ensuring deep understanding and building confidence. This blended approach ensures a comprehensive grasp of both the theoretical frameworks and the practical skills required for excellence in corporate lending.



COURSE AGENDA (COURSE UNITS):

UNIT ONE: FOUNDATIONS OF CORPORATE CREDIT ANALYSIS

- The Corporate Credit Environment and the Role of a Credit Analyst.
- The Five Cs of Credit (Character, Capacity, Capital, Collateral, Conditions).
- Understanding Corporate Structures and Business Models.
- Introduction to Financial Statement Analysis.
- Analyzing the Balance Sheet and Income Statement.
- Key Financial Ratios for Credit Analysis.
- Evaluating Management Quality and Corporate Governance.

UNIT TWO: ADVANCED FINANCIAL AND QUALITATIVE ANALYSIS

- Deep Dive into Cash Flow Statement Analysis.
- Constructing and Interpreting Cash Flow Forecasts.
- Working Capital Management and Analysis.
- Assessing Business and Industry Risk Factors.
- Conducting a Comprehensive SWOT Analysis for Credit Decisions.
- Qualitative Factors in Credit Assessment.
- Integrating Financial and Non-Financial Information for a Holistic View.

UNIT THREE: LOAN STRUCTURING, COVENANTS, AND PRICING

- Types of Corporate Loan Facilities (Term Loans, Revolvers, etc.).
- Principles of Sound Loan Structuring.
- Designing and Monitoring Financial and Non-Financial Covenants.
- The Role and Valuation of Collateral in Mitigating Risk.
- Loan Pricing Strategies and Risk-Adjusted Returns.
- The Credit Approval Process and Writing Effective Credit Memos.
- Legal and Documentation Aspects of Corporate Lending.

UNIT FOUR: CREDIT RISK MANAGEMENT AND PORTFOLIO ANALYSIS

- Identifying and Measuring Credit Risk.

- Introduction to Credit Scoring and Rating Models.
- Portfolio Credit Risk Management Concepts.
- Diversification and Concentration Risk in a Loan Portfolio.
- Early Warning Signals for Detecting Financial Distress.
- Stress Testing Credit Portfolios for Economic Downturns.
- Regulatory Frameworks (Basel Accords) and Their Impact on Credit Risk.



UNIT FIVE: PROBLEM LOAN MANAGEMENT AND SPECIALIZED LENDING

- Managing Delinquent and Non-Performing Loans.
- Loan Workout and Restructuring Strategies.
- Fundamentals of Insolvency and Bankruptcy Procedures.
- Introduction to Specialized Lending Areas (e.g., Trade Finance, Project Finance).
- Credit Analysis for Small and Medium-Sized Enterprises (SMEs).
- Ethical Considerations and Professional Conduct in Lending.
- The Future of Corporate Credit: Technology, AI, and ESG Factors.

FAQ:

QUALIFICATIONS REQUIRED FOR REGISTERING TO THIS COURSE?

There are no requirements.

HOW LONG IS EACH DAILY SESSION, AND WHAT IS THE TOTAL NUMBER OF TRAINING HOURS FOR THE COURSE?

This training course spans five days, with daily sessions ranging between 4 to 5 hours, including breaks and interactive activities, bringing the total duration to 20 - 25 training hours.

SOMETHING TO THINK ABOUT:

In an era of increasing economic volatility and digital disruption, how must traditional credit analysis frameworks evolve to remain effective?

WHAT UNIQUE QUALITIES DOES THIS COURSE OFFER COMPARED TO OTHER COURSES?

This course distinguishes itself through its unwavering focus on the practical application of credit principles in real-world scenarios. While many programs remain purely theoretical, our curriculum is built around a case-study methodology that bridges the critical gap between academic knowledge and on-the-job decision-making. Participants will not just learn about financial ratios; they will use them to dissect complex corporate financials and defend their lending recommendations in simulated credit committee discussions. The program provides a holistic credit assessment framework, emphasizing the integration of quantitative data with crucial qualitative factors like management competence, industry positioning, and corporate governance, which are often overlooked. Furthermore, the course extends beyond initial analysis to cover the entire credit lifecycle, including proactive portfolio management, the

identification of early warning signals, and strategic problem loan management. This end-to-end perspective equips professionals with a comprehensive skill set to manage risk and create value throughout their lending activities. The emphasis is on developing sound judgment and strategic foresight, transforming participants from analysts into trusted credit strategists who can navigate economic uncertainty with confidence.

