

MOODY'S CERTIFICATE IN COMMERCIAL CREDIT

Start Date:	15/12/2025	End Date:	19/12/2025
Categories:	Finance & Accounting	Venues:	Dubai
Formats:	In Person	Instructors:	Mona AlQassab

OVERVIEW

This program is modeled after the Moody's Analytics approach to commercial credit analysis. It equips professionals with a globally recognized methodology for assessing credit risk across corporate clients. From financial statement analysis to risk grading, this course strengthens analytical rigor and credit judgment.

OBJECTIVES

By the end of this course, participants will be able to: – Evaluate borrower creditworthiness using Moody's commercial credit framework. – Analyze financial statements and assess operating performance. – Identify business, financial, and structural risks. – Apply risk grading and early warning indicators. – Make informed lending decisions aligned with global best practices.

COURSE OUTLINE

1- Commercial Credit Risk Fundamentals 2- Financial Analysis for Credit Professionals 3- Industry, Management & Business Risk Evaluation 4- Risk Grading, Early Warning Signs, and Mitigants 5- Case Studies and Credit Proposal Writing

TARGET AUDIENCE

Relationship managers, credit analysts, corporate bankers, and lending professionals looking to strengthen their credit skills using a proven global framework.

METHODOLOGY

Moody's analytics framework application, real borrower case studies, hands-on financial ratio exercises, peer-reviewed simulations.

CONCLUSION

Participants will master a structured approach to credit risk assessment and be prepared to apply Moody's methodologies to real lending situations across industries.

DAILY AGENDA

Day 1: Foundations of Credit Risk

Review risk types, credit culture, and key drivers of borrower performance.

Day 2: Financial Analysis Techniques

Analyze profitability, leverage, and cash flow using Moody's methodology.

Day 3: Evaluating Business and Industry Risk

Explore competitive positioning, management strategy, and sectoral outlook.

Day 4: Credit Risk Grading & Early Warnings

Apply grading models, red flag indicators, and covenant evaluation.

Day 5: Credit Case and Lending Proposal

Construct and present a full credit assessment with risk commentary and lending recommendations.

For more information, please contact us:

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