

## MOODY'S CERTIFICATE IN COMMERCIAL CREDIT

<b>Start Date:</b>	25/10/2026	<b>End Date:</b>	29/10/2026
<b>Categories:</b>	Finance & Accounting	<b>Venues:</b>	Dubai
<b>Formats:</b>	In Person	<b>Instructors:</b>	

### 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

All Supervisory Levels, 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.

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*For more information, please contact us:*

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