

## Bank Credit Analysis: Intermediate

### Overview

This seminar will teach participants the framework and tools necessary for in-depth analysis of bank credit risk in both developed and emerging markets using Moody's bank rating (global rating method). The course will offer a combination of short presentations, discussions, exercises, and case studies.

### Learning Objectives

Upon completion of this seminar delegates will be able to:

- » Use a structured framework to analysis banking institutions
- » Identify and analyze key qualitative risk factors
- » Assess, calculate and interpret key ratios
- » Evaluate a bank's strength based on its published financial information
- » Apply Moody's Investors Service ratings tools and methodology to banks in in both developed and emerging markets

### Who Should Attend

- » Investment and commercial bankers
- » Credit analysts
- » Regulators and central bankers
- » Fixed income professionals
- » Bond researchers (both buy and sell sides)
- » Corporate treasurers
- » Managers involved in exposures to, or for investments in banks

### Program Level

**Program Level:** Intermediate

**Prerequisites:** Completion to take our "Fundamentals of Bank Credit Risk Analysis" course, or one two years' experience in a financial institutions analysis function

**Advanced Preparation:** The our instructor will contact when it is necessary. For the materials used for exercises and discussions at this seminar, many English documents related to financial institutions outside Japan are included. Please acknowledge using it as it is in original text

**Delivery Method:** Group-Live

### Accreditation

Moody's Analytics is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.learningmarket.org](http://www.learningmarket.org).

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### WHY MOODY'S ANALYTICS?

#### Current and Consultative

Our seminars are created and updated utilizing the extensive experience, skills and research of Moody's Analytics. For in-house training, we work with you to understand the distinct needs of your organization and design, implement, and track the performance of your learning programs from end-to-end, including skills assessment, program design, implementation, evaluation, and enhancement.

#### Comprehensive Coverage

We offer a broad set of technical and soft skills programs that can be combined and adapted to the needs of your staff. Our areas of expertise include banking, finance, sales negotiation and leadership development:

#### Unparalleled Expertise

Our training solutions leverage over a century of experience in risk assessment and the comprehensive tools, data, and analysis of Moody's Analytics to deliver timely, in-depth, and comprehensive knowledge. In delivery, our people make the difference – they combine deep experiences as financial practitioners, intellectual passion for the content, and superior academic credentials with a commitment to delivering outstanding quality.

# Bank Credit Analysis: Intermediate – Agenda

## Session 1: Review Flame work for Bank Credit Analysis

- » Sovereign environment, Market environment, Business environment
- » Qualitative Factors and Management qualities at Banks
- » Basic Banking accounting and features.
- » Key ratio and Financial analysis
- » Regulation Environment and Impact on financials
- » External support factor and Impact for individual credit

## Session 2: International Financial Institution Analysis Workshop

- » Apply and analyze to international financial institutions using the above framework
- » Exercise: Discussion on the quality of management based on the actual bankrupt cases
- » Exercise: financial analysis based on financial information of overseas financial institutions and English documents
- » Exercise: Create actual reports based on the result of analysis

## Session 3: Market and Credit Rating

- » Credit Evaluation and Signals by Market
- » Difference and deviations between rating agencies' credit ratings and market signals
- » Market Implied Rating (MIR)

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### Multiple Bookings

Special rates may be available for multiple seminar or group bookings. Please contact us at [TrainingAmericas@moody's.com](mailto:TrainingAmericas@moody's.com) for details.

### Fees & Cancellations

The fee listed is per participant and includes refreshments, lunches and seminar materials. Seminar fees do not include tax, transportation or hotel accommodations. Payment must be received in full prior to the start of the seminar. Registrations may be cancelled in writing via letter or email at least 30 days before the first date of the training for a full refund. Cancellations received less than 30 days in advance are eligible for substitution with another seminar, but fees will not be refunded. We reserve the right to cancel or reschedule seminars at any time. For further information on our refund and complaint policy, please contact us.

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