

# Certificate in Commercial Credit (CICC)

CERTIFYING THE HIGHEST LEVEL OF ACHIEVEMENT IN CREDIT ANALYSIS AND DECISION-MAKING



DURATION

60 hours



DELIVERY CHANNEL

eLearning only or blended  
with classroom training



INTENDED AUDIENCE

The CICC is suitable for  
commercial and corporate  
lenders, relationship  
managers, loan analysts  
and underwriters.

## OVERVIEW & BENEFITS

The Certificate in Commercial Credit (CICC) leverages Moody's expertise as a global leader in risk identification, analysis and management to certify credit professionals' achievement of the industry's highest standards of proficiency.

The three courses on the CICC pathway encompass commercial loan analysis, decision-making, loan structuring and loan monitoring techniques to equip learners with the full range of technical skills and knowledge they need to excel in today's lending environment.

Individuals are awarded the certificate once they complete the courses and pass an in-person certification exam.

## LEARNING OBJECTIVE

By implementing the globally-recognized CICC program, financial institutions can ensure that their commercial and corporate lending staff possess the skills expected of world-class credit practitioners.

## COMPETENCIES GAINED

**Participants will be able to:**

- Demonstrate mastery of a global standard in commercial credit assessment
- Analyze a borrower, identify risk and structure a financing solution that mitigates risk and aligns with the institution's risk appetite and capital strategy
- Price credit facilities so as to compensate for risk while maximizing profitability and competitiveness
- Carry out the lending institution's risk policies and promote its culture
- Build the lending institution's business and brand by adhering to professional standards that inspire trust and confidence

## CERTIFICATION PATHWAY

**COURSE 1**

### **Commercial Lending (ComL)**

Assess financial, industry and business and management risks, and learn a unique process for integrating quantitative and qualitative analyses and mitigating risk through loan structuring.

**COURSE 2**

### **Problem Loans (PL)**

Learn to recognize and manage distressed loans by monitoring covenants, detecting early warning signs, taking corrective action and determining next steps if default is unavoidable.

**COURSE 3**

### **Profitability and Credit Risk (PCR)**

Learn advanced decision-making, loan structuring and pricing skills in order to minimize risk and maximize return in accordance with the institution's risk appetite, regulatory mandates and capital strategy.

### **CICC Certification Exam**

Demonstrate mastery of program-wide knowledge and application.