

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.

COURSE 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 equip learners with the full range of technical skills and knowledge that 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.

By implementing the globally recognized CICC certification program, lending institutions can ensure that their employees possess the skills expected of world-class credit practitioners.

LEARNING OBJECTIVE

Certify your status as a highly qualified credit professional by mastering a robust learning pathway that encompasses commercial loan analysis, decision-making, loan structuring, and loan monitoring skills..

COMPETENCIES GAINED

Credit professionals 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

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

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

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.