

A professional office setting with a man in a dark suit and light shirt standing and smiling. To his left, a woman wearing a red hijab and a dark blue patterned blouse is seated and looking up at him. In the foreground, the back of a person's head and shoulders is visible, and another person's hands are seen writing on a document. The background shows a bright office with large windows.

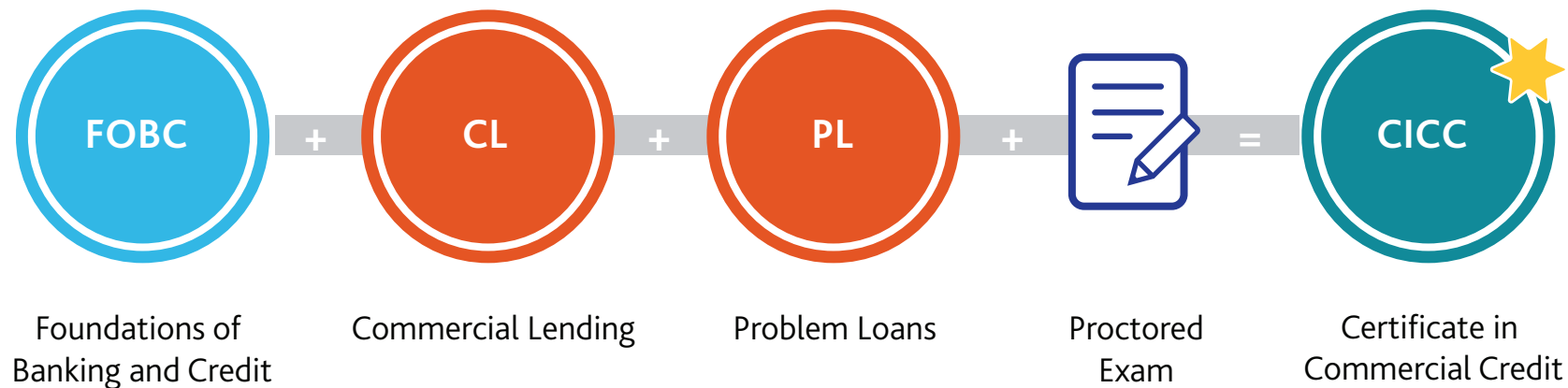
Certificate in Commercial Credit

Attain the highest level of achievement
in credit analysis and decision-making

The Benefits of Certification

Moody's Analytics' Certificate in Commercial Credit (CICC) is the hallmark of educational excellence in credit analysis and decision-making. Awarded to those who complete a rigorous training pathway, the CICC is suitable for anyone building – or aspiring to build – a career in commercial credit.

Read on to learn what the training pathway looks like and how the components of each course enhance a candidate's credit analysis and decision-making skills.



Business Acumen Course



Technical Skills Course

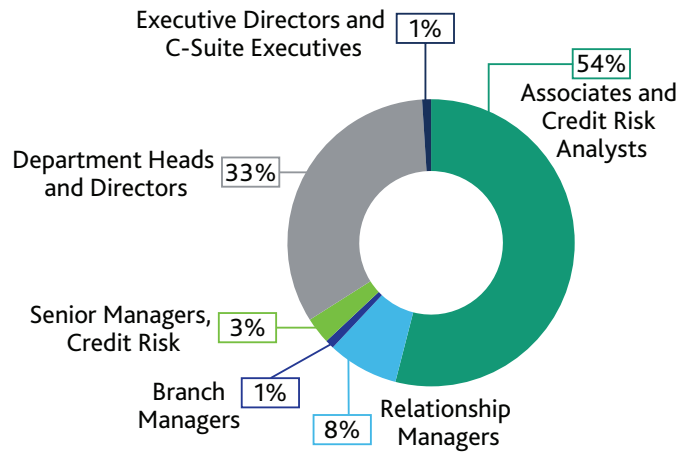


Globally Recognized Certification

Roles



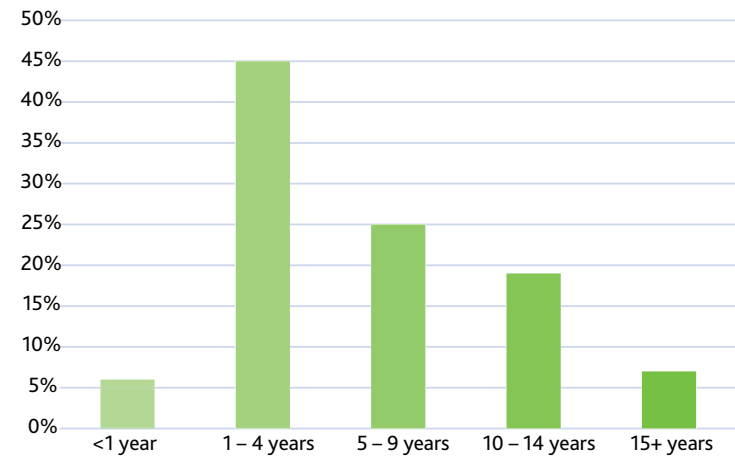
Financial services professionals in a multitude of roles recognize the value in obtaining Moody's Certificate in Commercial Credit.



Experience



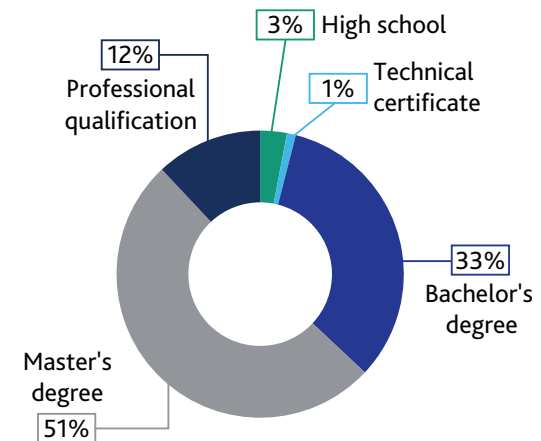
Candidates range from entry-level bankers to executive directors with 15+ years of industry experience.



Educational Background



Certificate holders have diverse educational backgrounds, from high school diplomas to bachelor's and master's degrees.



Introduction to Banking	Certificate holders have a firm grasp of the banking industry's objectives and operations. As a result, they are strategic in their decision-making and cognizant of the broader role they play in helping their organization achieve its goals.
Banking Products, Services, and Channels	Certificate holders have comprehensive knowledge of banking products and services. They understand the evolving role of digital banking and decentralized finance, putting them in a strong position to engage their colleagues on strategic growth opportunities.
Credit Risk Management	Certificate holders have unique insight into the many risks that banks manage, but especially credit risk. They are well-versed in the credit regulations that impact financial institutions. They understand and can interpret a financial institution's risk rating system and calculate pricing for loans and deposits.
Ethics and Regulations	Certificate holders understand the importance of ethics, as well as the critical role that all employees play in ensuring that their organization meets regulatory requirements. They recognize the importance of carefully managing client data, maintaining compliance, and reporting suspicious activity immediately.

Commercial Lending

Technical Skills

Credit and the Decision Process	Certificate holders use proven tools and approaches to evaluate commercial loan proposals and make effective lending decisions.
Preliminary Assessment	Certificate holders know how to evaluate and verify information provided by borrowers early in the credit assessment process. They understand how cash moves through a business, how a business's legal structure affects repayment risk, and how to determine what is truly driving a business's borrowing need.
Industry and Business Risk Assessment	Certificate holders recognize how internal and external industry risk factors drive credit risk. They can assess a business's market position and strategy, as well as its distribution, price, demand, and concentration risks.
Management Risk Assessment	Certificate holders can assess a business's strategic, operational, and financial management, as well as its organizational structure, position overload, and succession risks. When they discuss loan proposals with clients, they focus on the impact on the business's cash flow and future viability.
Financial Risk Assessment	Certificate holders analyze financial statements to identify trends that negatively impact cash flow and increase financial risk. They use ratio analysis to identify the causes of changes in a business's operating cash cycle and liquidity risk profile. Their in-depth understanding of cash flow formats, cash flow concepts, and projections enables them to act as trusted advisors to clients.
Integrated Analysis and Decision-Making	Certificate holders can organize and integrate information about a borrower to identify and sensitize key risks. Using a structured framework, they synthesize the results of their quantitative and qualitative assessment and make well-informed lending decisions.
Risk Mitigation through Loan Structure	Certificate holders structure loans that mitigate the risk of credit loss. They can identify suitable security and determine the level and value of support provided by guarantees. They can select appropriate covenants, and they adopt loan monitoring strategies that mitigate the high-risk factors identified during the credit analysis process. Their understanding of the relationship between loan pricing and structure enables them to protect the organization's interests.

Preventing Problem Loans

Certificate holders take a comprehensive view of credit risk management. They understand how poor decisions and mistakes during the loan origination process can ultimately result in problem loans. They know how to identify early warning signals, enabling them to engage clients at the first signs of financial distress.

Monitoring Loan Integrity

Certificate holders know how to identify legal counterparties and credit bases in a lending relationship. They understand the importance of regular client calls and reviews, and of monitoring developments in their client's industry and business. They can dynamically monitor their clients' changing risk profiles and assign appropriate risk rating classifications based on early warning signals. Their technical and practical skills help them effectively communicate with clients and stakeholders.

Managing Problem Loans

Certificate holders are skilled in evaluating probability of default, loss given default, and exposure at default. They recognize strategies for effectively managing problem loans, applying forbearance, and designing loan recovery plans. They are prepared to respond to covenant breaches quickly and effectively.

Recovering Problem Loans

Certificate holders know how to determine whether a business is viable and when to transfer loan management to specialist recovery teams. They recognize when debt restructuring may improve a client's cash flow position and when corporate restructuring may be the ideal solution to the problem loan. They are trained to assess the impact of problem loans on the financial institution's loan origination policies and business strategy.

Testimonials

97.5% of candidates confirmed that the CICC will help them perform better on the job.



Able to take at **my own pace**.

– Candidate at Bank Islam, Malaysia

The topics covered are **relevant** to my work. Being a relationship manager in corporate banking, Moody's CICC will surely contribute to my **personal and professional growth**.

– Candidate at State Bank of Mauritius

It's **well-paced** (and) informative. The pre- and post-tests give a good indicator of understanding.

– Candidate at MUFG Singapore

The learning experience provides **quality content** that can easily be applied at work.

– Candidate at Ecobank, Uganda

The system **navigation is excellent**, and the content is very rich and covers all I have been doing as a credit analyst. It also provided a **broad knowledge base** to fully appreciate the entire banking business.

– Candidate at African Export-Import Bank (Afreximbank), Nigeria

CICC comprehensively covers **all areas of credit risk**.

– Candidate at United Bank Limited, Dubai

Moody's CICC online course has improved my fundamental credit knowledge so that I can propose credit facilities with **effective risk mitigation**.

– Candidate at Bangladesh Institute of Bank Management

The design is nice and **clear and structured**.

– Candidate at Macquarie Bank, Australia

(Helped my) **critical thinking** and (provided) knowledge necessary for my current job.

– Candidate at Techcombank, Vietnam

A Globally Recognized Solution

Financial institutions around the world recognize the value in ensuring that their newly employed and experienced credit and risk professionals obtain the Certificate in Commercial Credit. Candidates who've been sponsored by their organization can be found in more than 65 countries.

