

FINANCIAL TRAINING

P A R T N E R S

Problem Credit Analysis

Anticipating and managing credits in distress

Seminar objectives

This seminar is designed for experienced risk management generalists, not problem loan specialists. It focuses is on analyzing and managing problem credits before there is a payment default. It covers how to anticipate problems, evaluate risks, and protect against losses. It also deals with restructuring credit facilities for troubled companies.

Seminar outline

Recognizing problems

- Macro factors: economic and industry conditions
- The stages of decline: income, balance sheet, and cash flow effects
- Warning signs: operating environment and management behavior

Evaluating turnarounds

- Financial measures: liquidity and flexibility
- Operating measures: strategy and implementation
- Management: strategy, capability, and integrity

Managing remedial actions

- Action plan: strengthening negotiating position, reducing exposure, improving recoveries
- Monitoring plan: key success factors and performance measures
- Administration: documentation and regulation

Restructuring credit facilities

- Company needs: liquidity, bridge financing, long-term capital
- Key terms and conditions: amounts, maturities, collateral, covenants, defaults
- Market conditions: loan, debt, and equity markets

Financial Training Partners

We are an independent training firm that works with leading financial institutions around the world to help them take, manage, and profit from financial risk. For more information on our *Problem Credits* seminar contact us at carleton@fintrain.com. To learn more about how Financial Training Partners and how we can help with your other training needs, visit us at www.fintrain.com.