

Advanced Financial Analysis – Public Programme

Overview

A “public” programme designed at the request of one of the leading banks.

Objectives

By the end of the course, participants will be able to:

- Understand the concept of Debt Capacity
- Be able to apply the commonly used measures of Debt Capacity;
- Be able to subject a customers’ key numbers (revenues, EBITDA and Cash Flow) to stability/volatility analysis
- Be able to state the impact of the volatility analysis on our calculation of Debt Capacity
- Be able to make the key debt adjustments to a customer’s balance sheet in respect of off balance sheet items
- Understand the problems of lending to Groups, how to identify structural subordination and analogical issues, structuring robust mitigants
- Be able to develop and use scenarios based upon customer forecasts
- Be able to conduct sensitivity analysis to understand the conditions under which customer coverage ratios might fall below acceptable levels

Audience

Experienced financial and credit analysts, risk managers and relationship managers working in the corporate banking market.