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One of the 4 C's of credit Analysis. Refers to managements integrity and its commitment to repay the loan. 1. Soundness of strategy 2. Track Record 3. Accounting Policies and Tax strategies 4. Fraud and malfeasance record 5. Prior treatment of bondholders.

Fundamentals of Credit Analysis

Myth #4: Opening or closing a bunch of credit cards will improve my score. This is a fancy term for the amount of available credit you actually use each month. For example, if you have one credit card with a \$1,000 limit and charge \$200 to your credit card that month, your credit utilization ratio is 20%.

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Apply a structured approach to corporate credit assessment.

Calculate and interpret key financial ratios used in the Moody's Investors Service credit rating process. Interpret financial statements for their effectiveness, relevance, and vulnerability.

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Fundamentals of Credit Management Credit management has the dual purpose of increasing revenue by extending credit to customers deemed to be a good credit risk and minimising the

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risk of loss from those seen as poor credit risks.

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after making a significant career shift into credit risk management and needed a book that could help me learn/review the basics, and string my knowledge into a coherent framework for analysis.

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The analysis starts with an industry assessment—structure and fundamentals—and continues with an analysis of an issuer's competitive position, management strategy, and track record. Credit measures are used to calculate an issuer's creditworthiness, as well as to compare its credit quality with peer companies.

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Fundamentals of Commercial Credit Analysis. This course serves as an overview for CFOs, COOs, CIOs, Lending Officers, managers, and accounting and finance professionals who want to sharpen their fundamental understanding of core credit analysis and how credit analyses are used to obtain and provide financing for the organizations we manage.

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