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CENTRAL BANK OF EGYPT  
Egyptian Banking Institute

**Venue**  
EBI Auxiliary - Mohandeseen  
56 Gameat Al Doual Al Arabia St,  
10<sup>th</sup> and 11<sup>th</sup> floor.

**Email:**

bankingandfinance@ebi.gov.eg

**Credit  
Certificate**

**Accredited by:**

**The Global Institute of  
Finance & Banking  
(TGIF)**

**Headquarters**

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**Auxiliaries**

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**Alexandria**

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**Port Said**

23 Gomhoria St.,  
Central Bank of Egypt Bldg  
Tel. / Fax: (2066) 3329553



**Date:**  
15<sup>th</sup> of May, 2010

**Duration:**  
255

Accredited by **ACQET**  
A Partnership for Quality®



## Certificate Description

The credit certificate provides participants with the fundamentals of accounting and financial statements. It also enables participants to understand lending techniques for effective credit decisions and techniques involving risks of trade operations from a credit perspective. Moreover, it gives participants perspective on the legal issues that govern the scope of credit activities

## Target Audience

This credit certificate is intended for credit department and financial institution employees, such as junior credit officers and portfolio and relationship managers.

## Certificate Objectives

By the end of this certificate, participants will be able to:

- Prepare a financial statement analysis
- Describe how to take a credit decision, through industry analysis, financial statement analysis, cash flow statement analysis, and projections and lending rationales
- Identify the international trade services, documentary credits and letters of guarantee
- Identify the different financial institutions and the elements of bank risk appraisal
- Explain the advantages and limitations of the implementation of Basel II
- Explain credit risk ratings and discuss how to manage credit risk
- Prepare a credit facilities report
- Identify the role and function of credit administration
- Explain the banking information duties and responsibilities
- List the legal aspects and regulations of credit and finance
- Detect non-performing loans and discuss how the bank handles them

## Certificate Outline

### Part One: Accounting (50 hours)

### Part Two: Core Credit (100 hours)

- Module 1: Industry Analysis
- Module 2: Financial Statements Analysis
- Module 3: The Fact Sheet
- Module 4: Cash Flow Statement Mechanics and Analysis
- Module 5: Cash Flow Projections
- Module 6: Lending Rationales

### Part Three: Supplementary Modules (105 hours)

- Module 1: Trade Finance
- Module 2: Financial Institutions
- Module 3: Basel II Agreement
- Module 4: Risk Rating (ORR)
- Module 5: Report Writing and Facilities Structure
- Module 6: Credit Administration
- Module 7: Banking Information
- Module 8: Legal Aspects
- Module 9: Non-Performing Loans

## Prerequisites

Good command of English

## Certificate Language

English

## Assessment Strategy

## Post Tests

### Accounting

After completion of the accounting part, a test will be held. Participants must achieve 60% in order to attend the core credit part of the course.

### Core Credit

For satisfactory completion of the core credit, participants must maintain a moving average of 70% in each module exam.

### Supplementary Modules

Participants will sit for a test at the end of each module.

## Trial Desk

## Desks (Real Case Studies)

## Instructor's Biography

A pool of distinguished and highly professional Egyptian trainers and bankers