Diploma Course Descriptions

Diploma in Credit Analysis: Z81

Z81.1000/Financial Statement Analysis

Examines the best tools and techniques available for integrating the analysis and interpretation of financial statements into the accounting framework from the standpoint of a bank-lending officer.

Z81.1010/Credit Analysis: Corporate

Focuses on the classical bank credit concepts and their application to the lending situation, bridging the gap between credit analysis and lending. Case studies.

Z81.3000/Money and Banking

This course is a highly elective examination of both the domestic and international markets in which banks and other financial institutions function.

Z81.3020/Term Lending

Spotlights the special credit problems of term revolver lending and typical term-loan agreements with particular attention to collateral, borrower covenants, default provisions, and remedies.

Z81.3040/Financial Accounting

Topics include: preparation of financial statements; inventories and fixed assets accounting procedures; and an introduction to interpretation of accounting data.

Z81.3050/Secured Lending/Asset-Based Financing

Examines the lending principles involved and legal documentation required for the following types of credit: working capital facilities, cash flow loans, and highly leveraged transactions. Includes relevant aspects of letters of credit, real estate loans, and the bankruptcy code.

Z81.3060/Trade Financing and Letters of Credit

Topics include: assignments and revolving credits, flexibility and adaptability of letters of credit to special transactions, standby L/Cs and their uses, and foreign exchange and related problems.

Z81.3080/Advanced Financial Statement Analysis

Building on the basic course, this course provides an understanding of the best tools and techniques for financial analysis. Ratio analysis, liquidity, capital structure, trend analysis, profitability, industry standards, changes to working capital, changes in financial position, sources and uses of funds and analysis by sales, are all studied to develop an advanced understanding of the analytics and functions of financial statement analysis. The data, as
well as industry-specific issues affecting interpretation, are explored.

**Z81.3100/Introduction to Credit Concepts**

This survey course introduces the foundation concepts of credit. Students review the history and development of credit to gain perspective on our current public and private credit methods and the issues arising from a global marketplace. An overview of bank lending, commercial credit, consumer credit, and trade finance prepared students for further study in those specialized subjects.