Certified Banking & Credit Analyst (CBCA)™ Certification Program
covers the most critical knowledge and skills required to become a competent credit analyst including financial analysis, credit evaluation and documentation, management and business analysis, risk management, and industry analysis.

How It Works

100% online; learn at your own pace

Complete case studies for different stages of a credit application

14 required courses (3 optional and 14 core)

Earn a minimum passing grade of 80% in each course assessment

Common Career Paths

✓ Commercial Banking
✓ Business Banking
✓ Corporate Banking
✓ Insurance Underwriting
✓ Rating agencies
✓ Corporate Credit Analysis
✓ Credit Evaluation
✓ Real Estate Lending
✓ Risk Management
✓ Treasury

17 total courses (14 required)

Recommended study time of 60 - 100 hours

50+ downloadable templates

Average completion time of 4 months

Click to learn more at cfi.to/cbca
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All Courses

Prerequisites (optional)
• Fundamentals of Credit
• Accounting Fundamentals
• Forms of Business Structure

Core Courses (required)
• 5 C’s of Credit
• Reading Business Financial Information
• Financial Analysis Fundamentals
• Evaluating a Business Plan
• Assessing Drivers of Business Growth
• Assessing Management
• Cash Flow Cycles and Analysis
• Building a 3 Statement Financial Model
• Loan Security
• Loan Covenants
• Credit Administration and Documentation
• Account Monitoring and Warning Signs
• Business Writing Fundamentals
• Completing a Credit Application

Learn more at cfi.to/cbca

Curriculum Topics

1. Financial Analysis
• Margins, ratios, trends, profitability, cash flow, leverage
• Key lending ratios: working capital ratio, debt to equity ratio, debt service coverage ratio
• Income statement, balance sheet, cash flow statement
• Levels of financial reporting: audited, review engagement, notice to reader
• Business taxation

2. Credit Evaluation and Documentation
• Covenants: positive vs negative; financial vs. non-financial
• The stringency of financial statements: NTR vs. Reviewed vs. Audited
• Credit risk rating considerations
• Cash flow considerations: revenue, COGS, margins, A/R, Inventory, A/P, CapEx
• Credit considerations: debt level, interest rates, expansion plans
• Account review procedures

3. Management and Business Analysis
• Business structures: sole proprietorship, partnership, corporation, limited liability companies, franchises, joint venture
• Business lifecycle
• Competitive advantage
• Ansoff growth matrix
• SWOT analysis
• Management assessment framework
• PESTEL analysis
• Hax’s delta model

4. Risk Management
• Loan security
• Direct & indirect security
• GSA vs guarantee vs. collateral
• MAST
• Account monitoring

5. Industry Analysis
• PESTEL analysis
• Porter’s five forces
• Industry life cycle