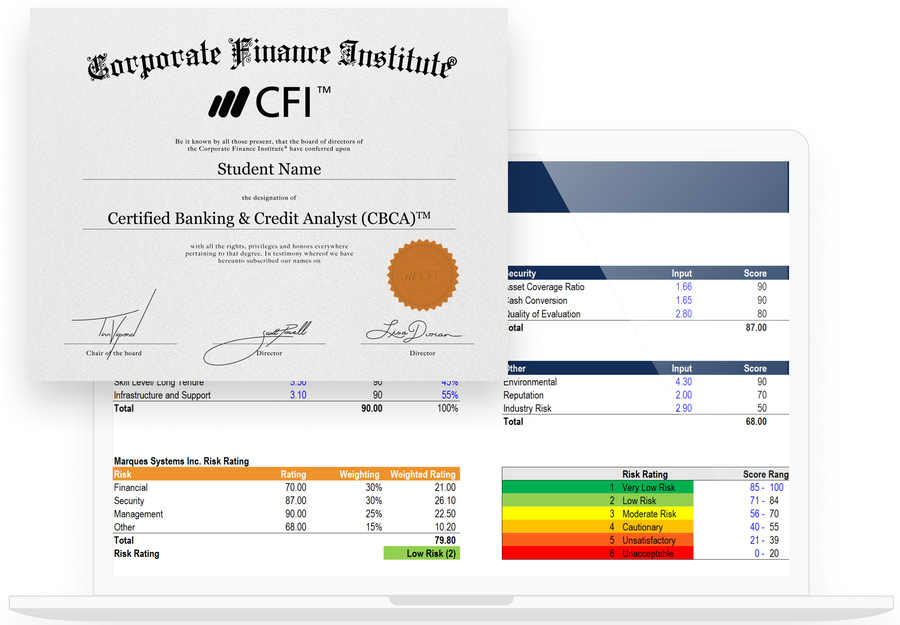
Certified Banking & Credit Analyst (CBCA)™ Certification Program

CFI's 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.

- **23** total courses (15 required)
- Recommended study time of **60 - 100 hours**
- **50+** downloadable templates
- Average completion time of **4 months**

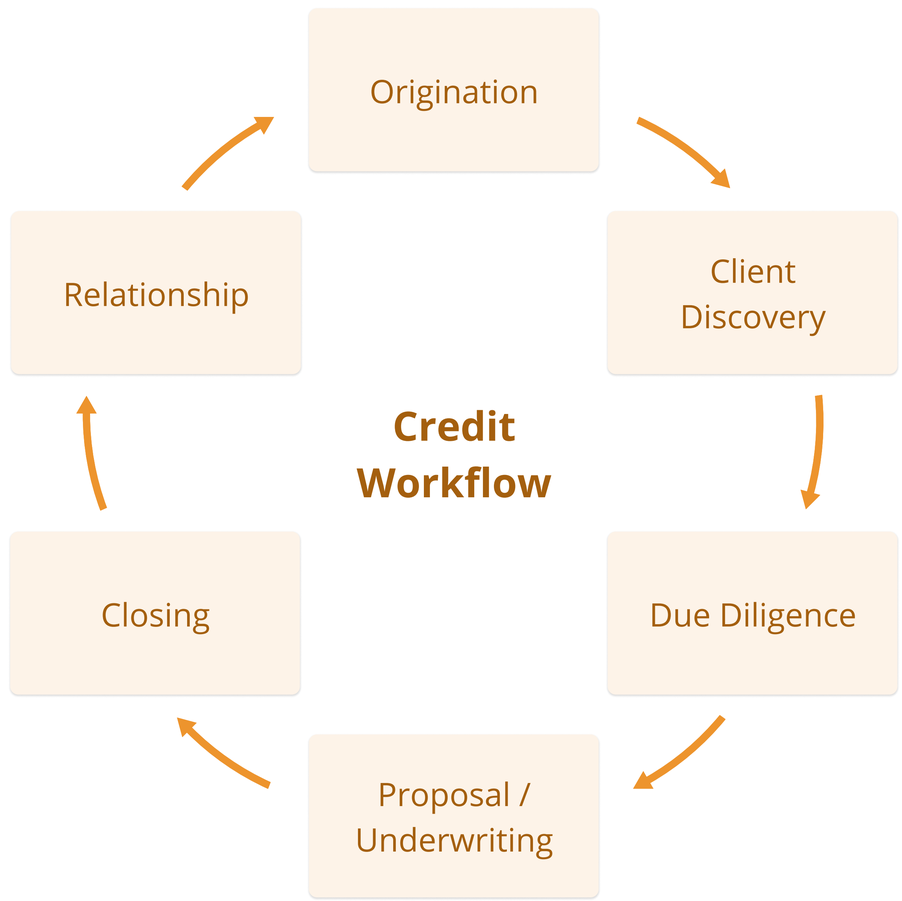
How It Works

- **100% online**; learn at your own pace
- Complete case studies for different stages of a **credit application**
- **15 required courses** (15 core, 8 optional)
- 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



Click to learn more at cfi.to/cbca

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All Courses

Prep Courses (optional)

- Fundamentals of Credit
- Accounting Fundamentals
- Forms of Business Structure
- Introduction to Banking
- Banking Products and Services

Core Courses (required)

- Professional Ethics
- 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

Electives (optional)

- Commercial Banking – Debt Modeling
- Real Estate Fundamentals
- How to Read a Commercial Real Estate Appraisal

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