



**MALTA STOCK EXCHANGE  
INSTITUTE**

**TOWARDS  
A BRIGHTER  
FUTURE**

# Practical Issues of Carrying Out a Credit Assessment

Course No 164

The most important characteristic of a good line of credit afforded by a credit institution to an applicant is that it gets repaid. This requires a credit assessment process that could include profiling, economic stress testing, risk, financial and business analysis, and collateral availability. This course will address the credit proposal assessment process and give key practical insights to help attendees to carry out good quality assessments which will result in good mutually beneficial business.

## Key subject areas to be covered:

What is credit?

---

Different profiles of customers requesting credit and credit products

---

The credit risk environment and the importance of managing credit risks

---

Characteristics of good credit

---

Preparing for the customer meeting

---

Analyzing the business – from a customer and financials assessment perspective

---

Assessing the customer's proposal

---

Useful tools to supplement credit analysis – CreditInfo, MBR, Court databases

---

Collateral – types and characteristics

---

Common pitfalls – what are these; identifying and avoiding

---

Preparing the credit proposal; an introduction to report writing

---

Analyzing a credit proposal; a practical example and discussion

---

## General Information

**Time:** 13.30 - 16.00hrs  
**Venue:** Online  
**Level:** Introductory

## Schedule

**Duration:** 5 hours  
**Dates:**  2, 3 April  
 27, 30 September

## Target Audience

Persons involved in or managing the credit function, business and corporate advisors, persons involved in or interested in business credit, managers of SMEs and larger corporates.

Registration fee: **€110 per participant**

- Full time student (50% discount)
- Senior citizen (50% discount)
- Group booking of 4 or more applicants from the same Organisation (10% discount)

Applications are to be made by clicking the '**apply now**' button and completing the online application process.

### Malta Stock Exchange Institute Ltd.

Garrison Chapel,  
Castille Place,  
Valletta VLT 1063,  
Malta

**website:** [www.borzamalta.com.mt](http://www.borzamalta.com.mt)  
**email:** [msei@borzamalta.com.mt](mailto:msei@borzamalta.com.mt)  
**tel:** +356 21 244 051

## Lecturer

Mr Alan Camilleri



Alan has a career of over 30 years with a local major bank where for more than 20 years he has been involved within the major credit functions, spanning from investment banking, corporate finance and debt recovery.

Alan holds qualifications in Management and Banking and Finance and delivers credit related courses from time to time. The courses delivered by Alan focus on interactive discussion with the ultimate goal being the delivery of experiences gained throughout the years thus enabling participants to attain higher understanding of the subject.

Cheques to be made payable to: Malta Stock Exchange Institute Ltd.

### Payments by bank transfer

**Bank:** Bank of Valletta plc  
**IBAN Code:** MT04VALL22013000000040025119059  
**IBAN BIC:** VALLMTMT

Kindly insert your NAME, SURNAME, ID CARD NUMBER and COURSE NUMBER in the transaction narrative.

This application is to be accompanied by payment or proof of payment by bank transfer.