

EDUCATE — ENABLE — EMPOWER

CREDIT AND LENDING

LEVEL **8**

Professional Diploma in

Corporate Banking Credit

2021—2022



Who we are

IOB

IOB is a professional community of 33,600 members who work in banking, investment funds and international financial services on the island of Ireland. Professional development of our members through education is at the heart of what we do. IOB provides university level programmes to enable our members achieve and sustain their professional qualifications and Continuing Professional Development (CPD) – essential in meeting customer and regulatory expectations. More than 9,800 individuals studied with us last year and over 23,800 members are registered for CPD schemes administered by IOB.

Excellence in education – a recognised college of UCD

As a recognised college of University College Dublin (UCD) and the standout financial services educator, we offer qualifications of the highest standard. We currently have more than 40 programmes ranging from Professional Certificates (level 7) on the National Framework of Qualifications (NFQ) to Masters Degrees (level 9). We design our programmes to be practical and relevant, and grounded in academic rigour.



A new era

In 2021 IOB launched 3 innovations that set a new benchmark.

IOB Learn

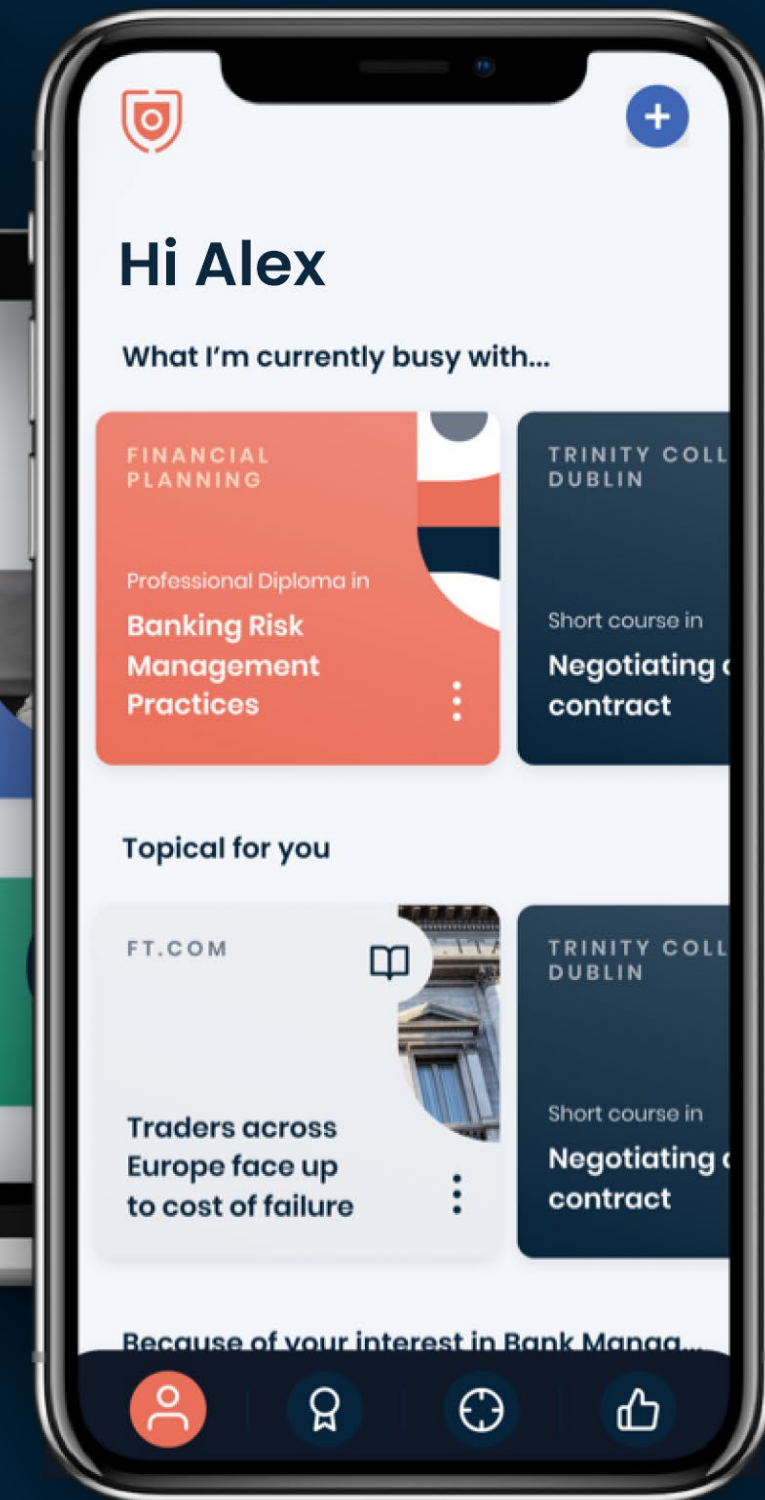
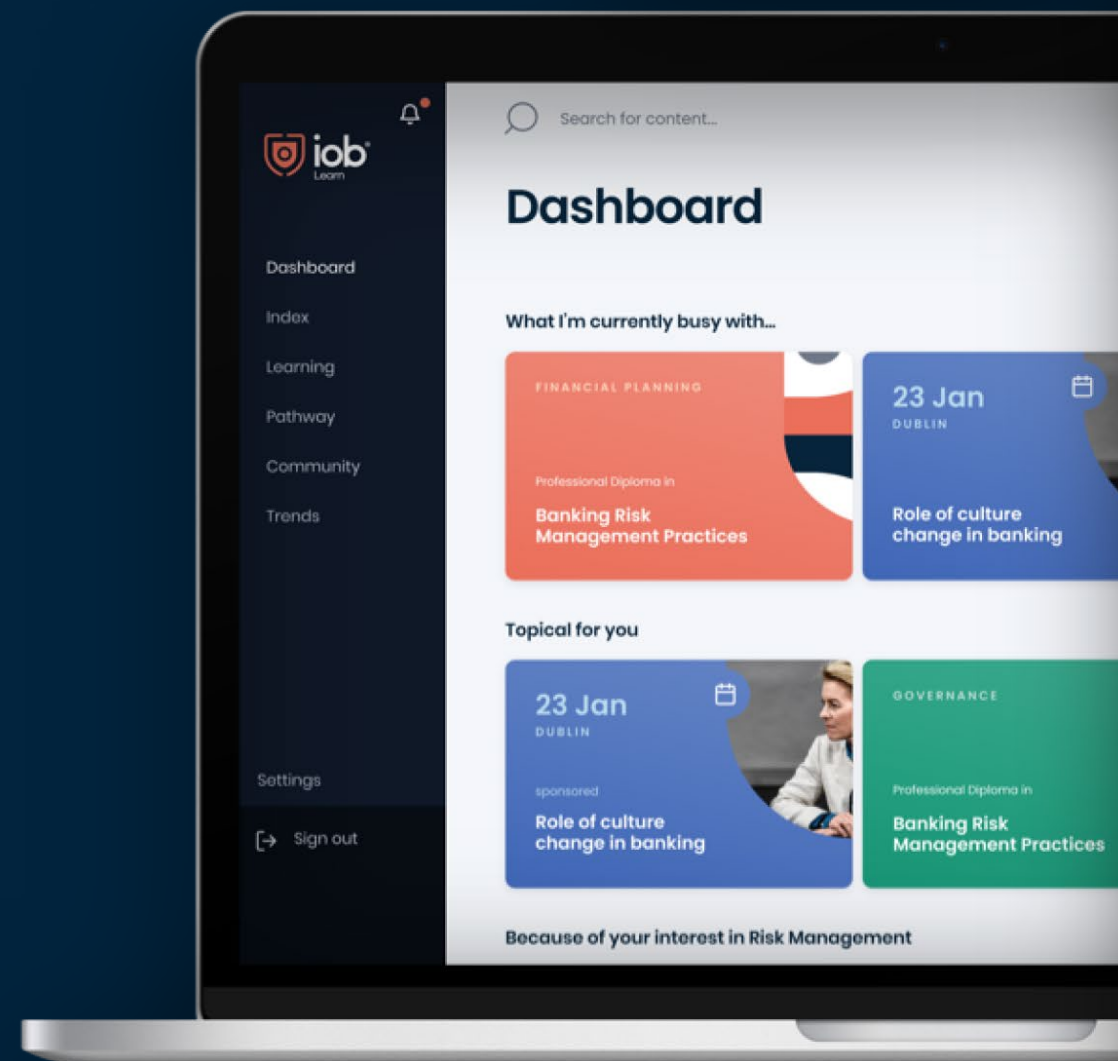
Our new learning experience platform, IOB Learn, is a digitally enabled, intuitive, personalised, lifelong learning and career ecosystem. For everyone working in financial services, including investment funds and international financial services.

The IOB App

From discovering curated content, following your learning pathways, to logging CPD on-the-go, IOB App opens a new world of possibility in staying connected and up to date with IOB.

EdQ by IOB

A new dynamic education credentialling ecosystem that tracks and certifies qualifications, continuing professional development and lifelong learning, supporting career profile recognition across a wide reach of financial services.



Pathway to Professional Banker Designation for Professional Diploma in Corporate Banking Credit Holders

THIS PROGRAMME IS ON THE PATHWAY TO PROFESSIONAL BANKER DESIGNATION

Professional Banker Designation



Once you have three years' relevant work experience you may apply to become a **Professional Banker**

2 Modules



Specialist Programmes

For candidates who hold 30 ECTS Credits at level 7



* Students who have completed the Principles of Corporate Credit Risk module can apply for an exemption from the Principles of Credit Risk if they enrol at a later date on the Professional Diploma in Financial Services meaning they will only have two modules (Principles and Practice of Banking and Customer Experience Management) to complete in order to be awarded the Professional Diploma in Financial Services.

Introduction

Who is this programme for?

The Professional Diploma in Corporate Banking Credit is a practical corporate banking lending skills and corporate products programme for people working or seeking to work in corporate banking and the corporate markets area.

The programme has been designed in conjunction with corporate banking and corporate markets professionals and is the benchmark qualification for corporate bankers in Ireland.

The programme is an important building block in developing the specialist knowledge and lending skills of people working in corporate banking, the markets area and other professional advisors engaged with corporate entities.

This programme is designed to meet the needs of:

- Corporate banking relationship managers and their portfolio support staff
- Corporate banking staff who are working in property-based corporate lending
- Markets staff who support the Corporate banking teams
- International Trade and Cash Management Services staff
- Corporate banking and SME credit underwriters
- Graduates of the Professional Diploma in SME Credit who are moving into corporate banking roles
- Loan administration and credit policy officers
- Credit review staff who are responsible for ensuring that lending and credit delivery standards are complied with
- Internal audit staff who assess whether the credit management standards are fit for purpose and are being complied with
- Credit portfolio managers who are responsible for identifying and managing excessive credit concentrations in the loan book, forecasting loan losses and estimating impairment provisions
- Accountants, lawyers and other professionals who provide corporate banking advisory services.

How you will benefit

Each module is supported by online practical workshops which are delivered by leading bankers who are corporate banking lending and corporate markets experts.

The syllabus of this practical specialist programme has been designed to enable participants to:

- Credit assess the credit worthiness of corporate borrowers both trading and property borrowers
- Conduct corporate financial statement analysis including financial ratios, financial projection sensitivity analysis, preparation of cashflow statements and working capital analysis
- Calculate and analyse repayment capacity and conduct sensitivity analysis
- Risk assess corporate strategy, industry risk, economic risk and management team risk
- Structure corporate lending transactions in a manner which meets the needs of the corporate borrower and complies with credit policies
- Understand the different types of debt instruments which can be used when structuring a corporate lending transaction
- Evaluate the commercial viability and sustainability of a corporate borrower business plan and the management team's ability to deliver the plan
- Describe and explain the different interest rate risk hedging, currency risk hedging and international trade products and services which can be offered to corporate customers
- Understand the different types of corporate security
- Explain covenants and conditions precedent
- Explain the key components of term sheet
- Understand the role of external credit agencies
- Understand the components of the credit risk management framework, including credit risk appetite statements, and how it links to the profit and loss and the balance sheet
- Understand the regulation of published financial accounts
- Understand ethics in banking

- Understand the key components of credit risk relating to property transactions
- Understand the key components of security documentation relating to property transactions
- Understand the key market indicators which highlight early warning signals.

University award

Successful participants will be awarded the Professional Diploma in Corporate Banking Credit by UCD. This is a level 8 qualification on the National Framework of Qualifications and carries 20 European Credit Transfer System (ECTS) credits.

Recognised Prior Learning (RPL)

The structure of the programme allows for accreditation of RPL. Therefore, those participants who have completed relevant internal training, and can provide evidence for the other experiential learning, may be eligible for admission to and/or exemption from specific units of the programme. However, where participants have gaps between their demonstrated prior experiential learning and the module outcomes, they may be required to complete some units to bridge these gaps.

Full details of the RPL process for this programme are available from the Programme Manager..

Curriculum

You will study three modules as follows:

1. Principles of Corporate Credit Risk

(NFQ Level 8, 5 ECTS)

- Key categories of risks to which banks are exposed with focus on credit risk
- Basel principles for the management of credit risk
- Bank risk appetite frameworks
- Components of the credit risk management framework
- Credit portfolio management and credit concentration risk
- Credit Risk Appetite Statement
- Credit culture
- The end to end credit process
- Overview of the canons of lending
- Credit application process
- Bank capital
- Risk weighted assets
- Basel II & Basel III, Basel IV Minimum Regulatory Requirements
- Introduction to credit models
- Impairment provisioning
- Stress testing
- Impairments and capital
- Pricing for risk.

2. Corporate Credit Risk Assessment

(NFQ Level 8, 10 ECTS)

- Objectives and challenges of corporate credit
- Calculating and analysing repayment capacity
- Preparation of cashflow statements
- Understanding working capital analysis
- Conducting a financial projections sensitivity analysis
- Analysing financial information from a corporate banker's perspective including consolidated income statement, statement of financial position and cashflow
- Risks from the manipulation of accounts
- Different types of corporate security and legal issues affecting security
- Setting covenants and stress testing financial covenants
- Monitoring and control framework
- Corporate strategy including industry, economic and management team risk assessment
- Credit assessment including assessment of corporate property lending transactions
- Structuring credit transactions
- Debt instruments and use when structuring a transaction
- Term sheets and loan administration
- Different techniques for valuing a company
- Role of external credit ratings analysis in corporate credit analysis and structuring
- Regulation of published accounts
- Primary statements in financial reporting.

3. Corporate Banking Risk Management Products

(NFQ Level 8, 5 ECTS)

- Foreign Exchange Risk Management Strategies and Products
- Interest Rate Risk Management Strategies and Products
- Treasury Investment Services
- Money Markets Instruments
- Capital Markets Regulation including EDIR and MIFID
- Understanding Marketable Securities
- Centralised Cash Pooling and Zero-Balancing options for international companies
- Single Euro Payments Area (SEPA)
- Correspondent Banking & Settlement of International Transactions
- Foreign Currency and International Payment Accounts
- International Electronic Payments Services
- Risks associated with International Trade
- The role of Banks in relation to International Trade
- Export Finance Facilities
- Documentary credits and collection
- Bills of Exchange
- Invoice Finance
- Debtors ledgers and invoice finance
- Medium and Long Term Export Finance
- Export Credit Insurance (ECI)
- Types of Asset Finance
- Leasing and Hire Purchase
- Bank agreements relating to International products and services.

Further Information

Entry requirements

The minimum entry requirements for this programme are:

- 3 years' experience (full time) in a relevant banking role and completed the Professional Diploma in Financial Advice or equivalent 30 ECTS Level 7 programme

or

- An honours degree (min. H2.2, level 8 NFQ)

or

- Admission will also be considered from experienced professionals who do not meet the minimum admission requirements as set out above, who can demonstrate learning based on work and training experience e.g. individuals employed in a Corporate Banking role including Relationship Managers and assistants.

Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

Delivery

The programme will be delivered via blended learning with online webinars supplemented by up to two online one-day practical workshops for module 1 and module 3. There are three practical workshops for module 2.

Duration

Participants can register for and complete one module each trimester.

Assessment

The Principles of Corporate Credit Risk module is assessed by:

MCQ Continuous assessment	15%
An end of trimester two-hour written exam	85%

The Corporate Credit Risk Assessment module is assessed by:

An end of trimester two-hour written exam	100%
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The Corporate Banking Risk Management Products module is assessed by:

An end of trimester two-hour written exam	100%
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Fees

Module	Fee
Principles of Corporate Credit Risk	€495
Corporate Credit Risk Assessment	€595
Corporate Banking Risk Management Products	€495

How to apply

To apply online, visit

[iob.ie/programme/corporate-banking-credit](https://www.iob.ie/programme/corporate-banking-credit)

Contact us

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Key Dates 2021–2022



Autumn Trimester September 2021 – January 2022	Blended Level 7 and Level 8
Closing date for applications*	13/09/2021
Closing date for module registrations	01/10/2021
Trimester start date**	04/10/2021
Re-registration closing date	12/11/2021
Module withdrawal date	12/11/2021
Exam period	03/01/2022 – 23/01/2022
Exam results release date	04/03/2022
Spring Trimester January 2022 – May 2022	Blended Level 7 and Level 8
Closing date for applications*	28/01/2022
Closing date for module registrations	04/02/2022
Trimester start date**	07/02/2022
Re-registration closing date	18/03/2022
Module withdrawal date	18/03/2022
Exam period	02/05/2022 – 21/05/2022
Exam results release date	01/07/2022
Summer Trimester June 2022 – September 2022	Blended Level 7 and Level 8
Closing date for applications*	27/05/2022
Closing date for module registrations	03/06/2022
Trimester start date**	06/06/2022
Re-registration closing date	15/07/2022
Module withdrawal date	15/07/2022
Exam period	05/09/2022 – 25/09/2022
Exam results release date	28/10/2022

* Places may be available after this date depending on availability
 ** Member Resources in IOB Learn

Dates may change – check IOB Learn and iob.ie for up-to-date information



Membership

IOB membership

Learn more about the value and benefits of becoming a member of IOB.



Your standout educator

IOB is a recognised college of UCD, which is Ireland's largest university and ranked within the top 1% of higher education institutions in the world. A leading provider of applied education in financial services, we offer more than 40 university accredited qualifications, taught by academics and leading industry experts.

- Access to IOB's full suite of accredited learning, taught by academics and leading industry experts.
- Access via IOB to Government Funding for education programmes, e.g. Springboard, IFS Skillnet.
- Graduation Ceremony for level 8 and 9 graduands.



We get you qualified

We offer 14 professional designations, including all the essential regulatory required designations to qualify you for roles in financial services. Free accreditation of your training for CPD hours on IOB CPD schemes.



We keep you qualified

Lifelong learning is essential to sustain a career and your professional designation(s). As Ireland's largest provider of continuing professional development (CPD), we keep you qualified. Included in your membership subscription at no additional cost is access to a minimum of four continuing professional development events in addition to our suite of eCPD modules.



IOB Learn

An exciting new learning experience platform, and an IOB app personalised to your professional development needs. IOB Learn will give you access to a new suite of micro learning and curated learning content across a number of channels.



Your essential career partner

Through IOB Learn we empower you to explore your talent and potential. We fuel your personal growth and career trajectory.



Your professional community

Membership of your industry's professional body, the largest professional membership community in Ireland, brings you into a community of like-minded people. Professionals from across financial services working in a similar specialism as you, dealing with similar challenges to those that you face. Through in-person events, digital events and forums you can hear key note speakers and share experiences, exchange knowledge, network, expanding your contacts and personal profile.

- Invitations to in-person and virtual events and networking opportunities.
- Access to breakfast briefings / lunch and learns.
- Access to the latest insights, thought leadership, emerging issues and trends.

Membership

Corporate membership

Learn more about the value and benefits of becoming a corporate member of IOB.



Strategy and Governance

IOB Council (board of directors) and Council committees are responsible for the effective, prudent and ethical oversight of IOB, setting its strategic aims and direction. Corporate members are entitled to either appoint or elect persons to Council.

Active engagement, participation and leadership in IOB Council and Council Committees is a commitment to setting and maintaining high professional and ethical standards, and enhancing the technical expertise of the financial services industry.



Talent development

An organisation's greatest resource is its people. IOB's wide range of applied education and lifelong learning programmes develop your talented staff.



Future skills

Financial services continues to change rapidly. IOB helps build transferable skills for the individual and a more flexible workforce for your organisation.



Regulatory compliance

Where relevant, our education qualifications, professional designations and CPD schemes meet the Central Bank of Ireland's Minimum Competency Code and Fitness and Probity requirements. Our new EdQ credentialing platform supports you in meeting your regulatory responsibilities.



Professional standing

IOB offers a range of professional designations which are a recognition of educational achievement and professional standing. They are a badge of excellence and an endorsement of academic qualifications, professional knowledge and experience. Several of the designations are recognised worldwide.



Independent assurance

IOB is an independent stamp of assurance that supports organisations in engaging, motivating and empowering their employees to learn and perform.



Corporate community

Build your network with a community of peers – learn from other leading organisations, share your knowledge and expertise.

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