

ADVANCED FINANCIAL RATIO CONVENANT SETTING & LOAN STRUCTURE

April 13th – 15th, 2026

Learn the proper calculation and use of financial ratios, along with effective covenant development and loan protections.

Reduce credit risk and help safeguard financial institutions from credit failures.



About the Course

This 1 1/2-day online workshop (conducted over 3 morning sessions) on **Advanced Financial Ratio Analysis, Covenant Setting and Loan Structure** will teach calculation and proper use of financial ratios, development and application of appropriate covenants, and loan protections to reduce the impacts of credit failures on financial institutions.

Key Learning Outcomes

Upon completion of the workshop participants will be able to:

- Analyze the company's historical financial performance, including ratio analysis and linkage to management actions and decisions.
- Use the DuPont method to analyze the component parts of a company's ROE.
- How to calculate and interpret a Z Score.
- How to calculate and interpret sustainable growth.
- Explain the purpose and objectives of loan covenants.
- Identify specific examples of financial covenants applicable to each of the four major loan types.
- Covenants to use in structuring permanent capital loans.
- Understanding the components of a covenant lite loan.
- Use sensitivity analysis to design and implement appropriate covenant structures.

Who should attend?

This workshop should be of particular interest to:

- Commercial lenders, credit analysts and small business lenders, loan review specialists, special assets officers, lending managers, and credit officers.
- Relationship managers from commercial banks, credit unions, and other lending institutions
- Risk analysts in banks, credit unions, and other financial institutions.
- Board members and Credit Committee members of financial institutions.
- Banking and financial sector regulators
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Our Live Online Workshops – How it works.

The structure of our virtual learning programmes is designed to maintain the same levels of engagement and networking as our in-person workshops. The workshop will be facilitated by highly knowledgeable and experienced instructors who have successfully delivered their respective programmes both online and in-person over several years.

Registered participants will join the workshops via standard virtual conferencing software (Zoom), and the workshop material will be presented live by the facilitator.

Participants will be able to ask questions in real time, engage in practical group case studies, and benefit from a limited class size that supports an interactive, discussion-based training style, comparable to in-person workshops.

The one-and-a-half-day courses will be delivered over three half-day sessions to ensure a high level of engagement throughout, while also allowing participants the flexibility to manage other responsibilities during the workday.

About CariCRIS

CariCRIS is the Caribbean's premier regional credit rating agency. Our mission is to contribute to the development of a vibrant, integrated Caribbean capital market by setting the highest standards of credible independent analysis and opinion to enable informed financial decisions.

Our technical consultant, CRISIL Limited, is the world's fourth largest rating agency and a subsidiary of Standard & Poor's (S&P), the world's leading index provider and the foremost source of independent credit ratings across the globe. CariCRIS has successfully delivered first-class training to over 1,000 credit and risk professionals across the Caribbean over the past 20 years.

Meet Your Instructor - Thomas P. Carlin



An authority on credit risk, Mr. Thomas P. Carlin is Managing Partner at Ensight. Tom has worked with major banks over the last twenty years, designing and teaching credit related topics including: business lending for branch bankers, commercial lending skills, problem loan identification and workouts, consumer lending skills, accounting for bankers, financial statement analysis, cash flow analysis, and loan structuring. His audiences include business bankers, branch lenders, recent graduates going through the organizations basic credit training program and middle market lenders with many years of experience. Tom has designed programs in credit analysis for Citibank, Wells Fargo, Capital One, Chase Manhattan Bank, First Tennessee, Flushing Savings Bank, Union Bank, and The Bank of China. He has designed e-learning programs for banks such as US Bancorp and the Bank of Colorado.

Prior to Ensight, Mr. Carlin was a Regional Director for Omega Performance Corporation. He was also a Vice President with Bankers Trust in New York where he was responsible for marketing credit and trade finance products to corporate clients and correspondent banks worldwide. Mr. Carlin has a Master of International Management degree from The Thunderbird School of Global Management and a Bachelor of Arts Degree from Villanova University.



Registration

Date: April 13th – 15th, 2026
Time: 9:00 a.m. – 12:30 p.m.
Format: Live Online Training
Registration Deadline: March 27th, 2026
Cost: 1,000.00USD
5% discount for groups of 2
10% discount for groups of 3 and above

For further details email us at: training@caricris.com

This Workshop Is Brought to You By

**Caribbean Information and Credit Rating Services
(CariCRIS)**



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