

PROBLEM LOAN IDENTIFICATION & WORKOUTS

February 25th - 27th 2026

Equip yourself with the skills to confidently identify early warning signs of problem loans, assess credit risk, and apply practical strategies for effective recovery and restructuring.

Through interactive discussions, real-life case studies, and expert guidance, you will gain hands-on insights that can be applied directly to your day-to-day work.



About the Course

This 1.5 days online workshop (conducted over 3 morning sessions) on **'Problem Loan Identification and Workouts'** is designed to teach the analytical process and decision-making techniques that you will need to recognize and remediate problem loans.

Participants will gain practical insights into credit risk assessment, early warning indicators, loan restructuring, and recovery strategies through real-world case studies and interactive discussions.

The workshop is led by experienced facilitators and is structured to enhance both technical knowledge and practical application, making it highly relevant for credit, risk, and lending professionals. Delivered in a flexible virtual format, the course allows you to strengthen your skills while maintaining your daily work commitments.

Key Learning Outcomes

Upon completion of the workshop participants will be able to:

- Identify early warning signs of problem loans in the following areas:
 - Business and Operational
 - Accounting
 - Working capital
 - Financial statements
 - The back office
 - Relationship issues
- Develop a concrete set of procedures once a problem loan has been identified.
- Explore options for resolving problem loans including workout, outplacement, and liquidation.
- Explain guarantor risks and guarantor contingencies to ensure the loan is properly underwritten.
- Discuss who is responsible for sounding the alarm and developing an action plan.
- Define and implement the five stages of a problem loan workout.
- Develop and use a review process for problem loans.
- Implement the workout concepts and develop workout programs.
- Understand the relationship between fraud, operation risk, and credit risk.
- Understand how companies commit fraud in financial reporting.

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

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 case studies completed in groups, and benefit from a capped number of attendees to support an interactive and discursive training style, similar to classroom-based 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 Eensight. 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 Eensight, 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:	February 25 th – 27 th 2026
Time:	9:00 a.m. – 12:30 p.m.
Format:	Live Online Training
Registration Deadline:	February 13 th , 2025
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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