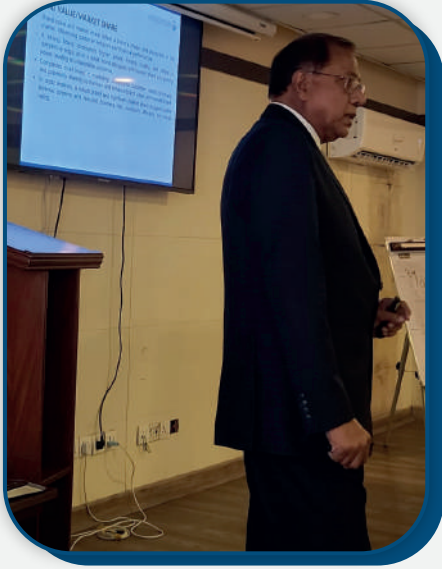# VIS Credit Rating Company Limited

International Affiliates: Islamic International Rating Agency - Bahrain | Credit Rating Information & Services Ltd. - Bangladesh
International Collaborations: Japan Credit Rating Agency, Ltd. - Japan | China Chengxin International Credit Rating Company Limited - China

TRAINING PROGRAM REPORT   Corporate Credit Risk Analysis Training

Bank of Khyber

Executive Summary

Bank of Khyber successfully conducted a comprehensive two-day training program on Corporate Credit Risk Analysis from July 28-29, 2025, at its dedicated training facility in Hayatabad, Peshawar. The program attracted 21 experienced credit professionals and delivered structured learning across six specialized sessions.

Program Overview

Duration: Two days (July 28-29, 2025)
Venue: Bank of Khyber Training Center, Hayatabad, Peshawar
Total Participants: 21

Target Audience: Credit analysis and management professionals

Participant Profile

The training attracted a distinguished group of banking professionals with extensive credit analysis and management experience. The participant composition reflected strong senior and mid-level management representation, ensuring maximum organizational impact and knowledge transfer capabilities.

Program Structure and Content

The training curriculum was strategically designed across six comprehensive sessions:

Day One (Four Sessions)

- **Opening Session:** Importance of credit analysis in banking operations and implications of credit quality deterioration
- **Special Presentation:** Credit Ratings overview delivered by the President & CEO
- **Session 2:** Industry Risk Analysis - comprehensive framework for evaluating sector specific risks
- **Session 3:** Business Risk Analysis - including management and governance risk assessment
- **Session 4:** Financial Risk Analysis - quantitative assessment methodologies

Day Two (Two Sessions)

- **Session 5:** Practical application through financial analysis model development and credit risk scoring methodology
- **Session 6:** Hands-on workshop utilizing actual company financial data to generate credit ratings, followed by sensitivity analysis discussion

Key Learning Outcomes

Participants gained expertise in:

- Structured credit risk analysis frameworks
- Industry-specific risk assessment techniques
- Business and financial risk evaluation methodologies
- Practical credit rating model application
- Sensitivity analysis for credit risk parameters

Program Effectiveness

The training demonstrated exceptional engagement levels throughout all sessions:

- **High Participation:** Consistent interactive dialogue and valuable contributions from participants
- **Strong Engagement:** Maintained alertness and motivation across both days
- **Practical Application:** Successful completion of hands-on credit rating exercises
- **Optimal Timing:** Session durations aligned effectively with allocated timeframes

The Corporate Credit Risk Analysis training program achieved its objectives of enhancing the credit analysis capabilities of Bank of Khyber's senior and mid-level management team. The combination of theoretical frameworks, practical applications, and interactive discussions created a comprehensive learning experience that will strengthen the bank's credit risk management practices.