<table>
<thead>
<tr>
<th>TSC Category</th>
<th>Investment and Financial Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>TSC</td>
<td>Credit Assessment</td>
</tr>
<tr>
<td>TSC Description</td>
<td>Assess borrower or customer’s creditworthiness and credit risk based on internal credit guidelines to determine suitable credit structuring options</td>
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<table>
<thead>
<tr>
<th>TSC Proficiency Description</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
<th>Level 6</th>
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</thead>
<tbody>
<tr>
<td>TSC Description</td>
<td>FSE-FIN-2013-1.1-1</td>
<td>FSE-FIN-3013-1.1-1</td>
<td>FSE-FIN-4013-1.1-1</td>
<td>FSC-FIN-5013-1.1-1</td>
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<tr>
<td>Perform preliminary analysis to support the assessment of credit worthiness of customers</td>
<td>Assess credit worthiness of customers based on credit analysis findings</td>
<td>Determine credit risks of customers and suitable credit structuring options</td>
<td>Lead organisation’s credit framework for assessment of credit worthiness and risks</td>
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**Knowledge**

- Credit risk analysis techniques
- Financial statements analysis
- Credit documentation requirements and validation approaches
- Credit risk categories
- Credit and lending regulations
- Credit risk policies and systems
- Credit risk framework
- Stress testing methodologies
- Lending regulations and credit cycles
- Principles of debt repayment and credit servicing
- Product, customer and industry knowledge
- Industry analysis techniques
- Financial risk evaluation
- Country analysis and cross border risk assessments
- Product, customer and industry strategy
- Advanced credit risk analysis techniques
- Credit risk mitigation principles
- Credit structuring approaches
- Business environment best practices
- Credit review methodologies
- Credit risk management policies
- Financial services industry laws and regulations
- Local industry regulatory trends

**Abilities**

- Identify and verify availability of correct documentation for credit assessment
- Interpret information contained in financial statements
- Apply credit risk analysis techniques to determine type of borrowers and identity credit worthiness for simple borrower or customer scenarios
- Apply internal credit rating policies and systems to determine customers’ credit
- Review credit documentation and financial statements for standard credit applications
- Verify credit risk analysis findings and reported results
- Validate customers’ credit standing
- Distinguish the difference between internal and external credit ratings
- Monitor on-going credit worthiness of customers
- Approve credit risk ratings for borrower or customers
- Review credit worthiness assessments performed by team members
- Apply advanced credit risk analysis techniques for complex applications
- Assess on-going credit worthiness of customers
- Review organisation’s credit risk policies and procedures
- Verify compliance of credit renewals
- Evaluate comprehensiveness of organisation’s credit analysis frameworks and procedures
- Review applicability of credit risk analysis techniques
- Evaluate summaries and assumptions made for assessment of on-going credit worthiness of complex and priority customers
- Provide strategic direction in aligning credit assessments to policies

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<table>
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<tr>
<th>Standing according to customer types</th>
<th>Customers’ credit worthiness</th>
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<tbody>
<tr>
<td>• Draft basic credit proposals and credit structuring options based on credit assessment</td>
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<tr>
<td>• Develop credit facility structures to meet customers’ needs and requirements</td>
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<tr>
<td>• Provide recommendations for loan structuring based on assessed credit worthiness</td>
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<tr>
<td>• Write credit proposals with structured credit facilities</td>
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| Establish reasonableness of credit proposals for bespoke customer scenarios |
| Reassign or approve credit risk ratings and credit proposals |
| Endorse credit facility structures and suggested credit structuring options |