

## Problem loans



### Topic 1: The causes that lead to a problem loan

- What do we understand by problem loans
- What are the main causes that lead to a problem loan
- Manifestation of financial issues in a company
- The consequences of a problem loan

### Topic 2: Early warning signals

- Who and how reacts to a problem loan
- Categories of early warning signals

### Topic 3: Breach of covenants:

- Decisions that can be taken in the event of breach of covenants
- Processes followed by a bank to respond to a breach of covenants
- Conduct followed by a bank when a covenant has been breached

### Topic 4: The restructuring decision

- Actions taken by a bank before taking a restructuring decision

### Topic 5: The stages of a restructuring

- The restructuring process carried out by a bank
- Basic rules for any restructuring action

### Topic 6: Preparation of a credible restructuring plan

#### **Why us?**

*Our seminars are created and updated using the **extensive experience, skills and research of our trainers** in the field of corporate finance, corporate analytics and risk management.*

*For internally organized educational programs, **we work together** with your organization to design, implement and evaluate such programs.*

*The way in which our educational programs are **delivered** is different and makes the difference due to our trainers that have intellectual passion for the content, academic attestation and perhaps most importantly promote thinking "outside the box"*

## Related programmes

- Basic financial analysis
- Intermediate financial analysis
- A corporate financial diagnostic in 5, 15 minutes or one hour
- Risk management

## Registration and cancellations

Registration in the program can be done by filling in the form which is available in the contact area of our site ([www.corpquants.ro](http://www.corpquants.ro))

Registration in the program can be canceled by means of a letter sent by post or e-mail to the address listed below received by us at least 5 calendar days before the start of the course, in which case the amount paid will be fully refunded.

The cancellation of registration in the program, received by us, less than 5 days in advance of the start date of the program is eligible to be replaced by participation in another program, but the amounts paid will not be returned.

We reserve the right to cancel or reschedule our programs at any time.