

19 January 2012

Dear Sir/Madam,

2-day Intensive Credit Risk Training Programme - 28 to 29 February 2012

"The programme was well organized and executed..."

"All sessions were useful"

"Excellent instructors, very knowledgeable..."

"I learnt a lot from this course and would definitely recommend it"

These are just a few comments from previous participants of the Caribbean Information & Credit Rating Services Limited (CariCRIS) intensive credit risk training programme. In continuing its professional development programme aimed at senior and mid-level professionals, CariCRIS, in partnership with the Eastern Caribbean Securities Exchange (ECSE), is holding its regionally acclaimed 2-day programme at **Jolly Beach Resort & Spa, Antigua**, on **28 - 29 February 2012**. This training programme will introduce the specific processes and methodologies applied in credit risk assessment.

It is now well acknowledged that a breakdown in credit standards contributed in a large way to the global economic crisis we are experiencing. As the world and our region slowly work our way out of the crisis, managers need to ensure that they and their staff are equipped with the requisite training and skills to make wise, carefully-considered credit and investment decisions.

The CariCRIS' credit training programme is specifically designed to suit the needs of the regional financial sector and to equip its risk and credit professionals with an incisive approach to credit analysis, blending both analytical frameworks and relevant practical experience. This in-depth programme covers:

- Credit risk analysis from a credit ratings perspective
- Analysis of sovereigns, manufacturing/distribution/service type companies and banks & other financial institutions
- Analytical discussions supplemented with real-life case studies, which participants will discuss in groups and present for critical review by the faculty

We are pleased to invite you to nominate professionals from your organization to attend. The programme fee, per person, is Two Thousand Seven Hundred EC Dollars (\$2,700) or One Thousand United States Dollars (US\$1,000). This fee covers all course material, lunches and coffee breaks. Please find the registration form attached.

To ensure a high level of interaction and individual faculty attention, we have decided to limit the number of participants, and registrants will be accepted on a strict first come, first served basis. We therefore encourage you to register as soon as possible to ensure your participation.

We thank you for your kind consideration, and look forward to your participation in this programme.

Yours respectfully,



TREVOR E BLAKE
GENERAL MANAGER

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Attachment