MOODY'S

DURATION

35 hours

DELIVERY CHANNEL

eLearning

Credit Coach and
Skills Application Lab
also available.

SECTIONS

Commercial Lending

BEST PRACTICES FOR CREDIT RISK ASSESSMENT, DECISION-MAKING, AND LOAN STRUCTURING

OVERVIEW

Commercial Lending is *the* training solution of choice for lenders, analysts, and underwriters worldwide. From analyzing requests to building risk-aware loan structures, this comprehensive, industry-leading course introduces the skills and knowledge learners need to establish – or expand – their professional currency.

In addition to robust content on financial, business, and industry risk identification and analysis, Commercial Lending also features a section on integrated analysis and decision-making, which introduces a systematic process for prioritizing and then sensitizing the quantitative and qualitative factors that drive a borrower's creditworthiness.

Underpinning the entire course is a practical loan scenario that grows in complexity as participants progress, enabling them to apply their knowledge and link concepts together.

Delivered in an on-demand format, the course includes a range of activities, videos, microlessons, and job aids designed to create an overall engaging and enjoyable learning experience that meets the needs of today's lending professionals.

Commercial Lending is one of three courses on the pathway to Moody's Certificate in Commercial Credit.

LEARNING OBJECTIVE

Develop the skills, knowledge, and confidence to identify and evaluate business lending opportunities, make sound lending decisions, and build effective loan structures that strengthen the organization's portfolio and reduce its exposure to risk.

PROFICIENCY GAINS

→ Conduct in-depth analyses of borrowers' historical and projected financial performance in order to determine the quality, consistency, and sustainability of cash flow.

→ Identify and evaluate risks related to a borrower's industry, business, and management.

→ Integrate qualitative and quantitative data in order to formulate and test hypotheses about the risk factors most likely to affect a borrower's repayment capacity.

→ Mitigate identified risks by building effective loan structures.

TARGET AUDIENCE

→ Relationship managers

→ Credit analysts and underwriters

→ Loan reviewers

→ Loan auditors

→ Business analysts who analyze data at the portfolio level