

Private Banker Lending

RISK ASSESSMENT AND DECISION-MAKING SKILLS FOR LENDERS WITH HIGH-NET-WORTH CLIENTS



DURATION

10 - 12 hours



DELIVERY CHANNEL

eLearning

Credit Coach Available



Course Modules:

- 1 Understanding Businesses and Their Borrowing Needs
- 2 Evaluating the Company, Its Management and Its Marketplace
- 3 Financial Analysis
- 4 Evaluating Owner-Occupied Commercial Real Estate
- 5 Personal Financial Analysis
- 6 Understanding and Structuring Credit Solutions

COURSE OVERVIEW & BENEFITS

Successfully creating value in private banking requires you to thoughtfully balance the complex borrowing needs of high-net-worth individuals and their businesses.

Private Banker Lending (PBL) teaches private and investment bankers how to evaluate business-related loan requests from these high-value clients. It also explores owner-occupied commercial property and its capacity to generate cash flow, and examines the various types of personal assets that may be taken as security to strengthen business loans.

As one of Moody's Analytics industry-leading eLearning courses, PBL features engaging lessons, real-world examples and quizzes to appeal to all learners.

LEARNING OBJECTIVE

Develop the core skills and knowledge required to evaluate high-net-worth borrowers' requests for business-related loans, assess the risks and customize successful credit solutions.

COMPETENCIES GAINED

Participants will be able to:

- Identify the unique factors associated with lending to high-net-worth clients
- Assess business financial statements, ratios and cash flow
- Evaluate owner-occupied commercial real estate
- Identify sources of personal cash flow and leverage personal assets as security
- Make sound lending decisions and effectively communicate them to clients

TARGET AUDIENCE

PBL is suitable for anyone who assesses business-related loans to high-net-worth clients, including private bankers, investment bankers and client-facing staff that market or otherwise work with high-value clients.

Contact us for more information at: elearning@moodys.com