

ELEARNING SOLUTION

Commercial Lending

Credit risk assessment and lending decision skills for the commercial lender

The Commercial Lending course leverages Moody's Analytics expertise in credit analysis and risk management. The course's comprehensive curriculum helps develop strong technical skills and teaches best practices in identifying, assessing, mitigating, and managing risks in the lending process. It provides essential foundational knowledge to evaluate the three core areas of credit analysis: financial performance, industry/business exposure, and management capabilities. The course also incorporates approaches to mitigating risk through loan structuring.

Our clients use our eLearning solutions to address the day-to-day skills needs of their employees. Focusing on role-based competencies, the training helps lenders improve their performance and succeed in their roles, adding value to the firm's bottom line.

Learning Outcomes with Organizational Benefits

Upon completing the Commercial Lending course, credit practitioners will be able to:

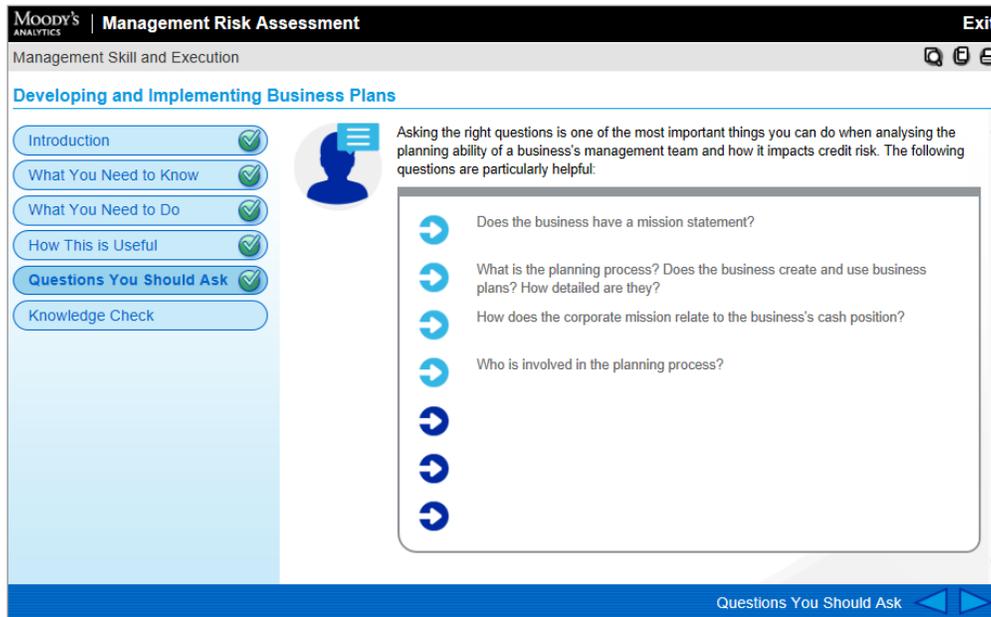
- » Identify the true borrowing needs and/or lending opportunities of the enterprise
- » Calculate and interpret liquidity, solvency, and debt service coverage ratios to identify critical credit risk factors
- » Interpret and analyze company cash flow to assess debt service capacity
- » Meaningfully forecast company financial results to determine a range of likely future outcomes
- » Evaluate marketplace and competitive risks that could have an impact on financial performance
- » Assess management integrity, employee skill set, and corporate governance
- » Mitigate risk by selecting the right loan type, structuring the loan correctly, and ensuring collateral/guarantees are in place
- » Make sound, defensible lending decisions

TARGET AUDIENCE

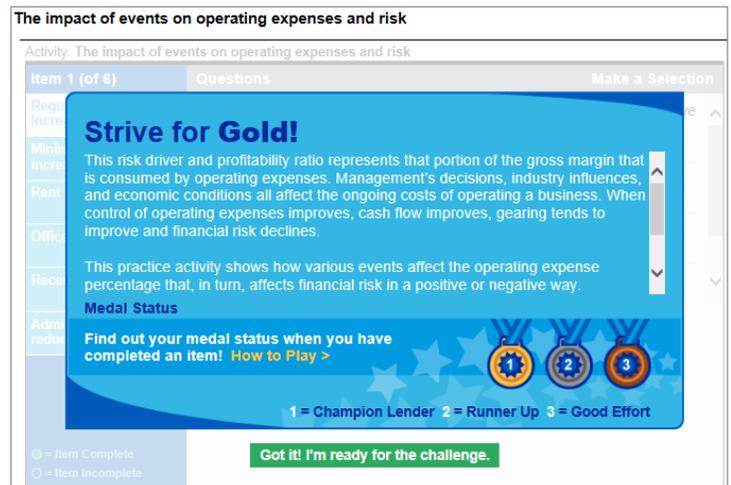
This course is recommended for institutions and individuals that engage in commercial and corporate lending, or otherwise assess risks associated with the extension of credit.

- » Commercial and Corporate Lenders
- » Relationship Managers
- » Credit Analysts and Underwriters
- » Risk Officers
- » Moody's Certificate in Commercial Credit candidates

Moody's Analytics learning solutions help transform work performance, providing the skills and tools to apply complex concepts and make sound credit decisions.

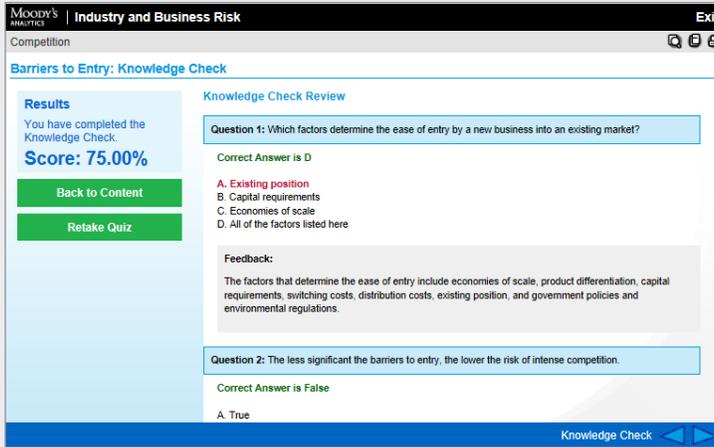


The course content is presented over 18 modules, each containing two to three lessons. Learners start by taking a diagnostic test to focus their studies on the modules they need. Our industry-leading online programs appeal to all learning styles, using multi-media and interactive lessons, including videos and practice quizzes.



Engaging, Flexible, and Modularized Delivery





When learners finish a module, they complete a module assessment to check their comprehension of the topics covered. work environment.



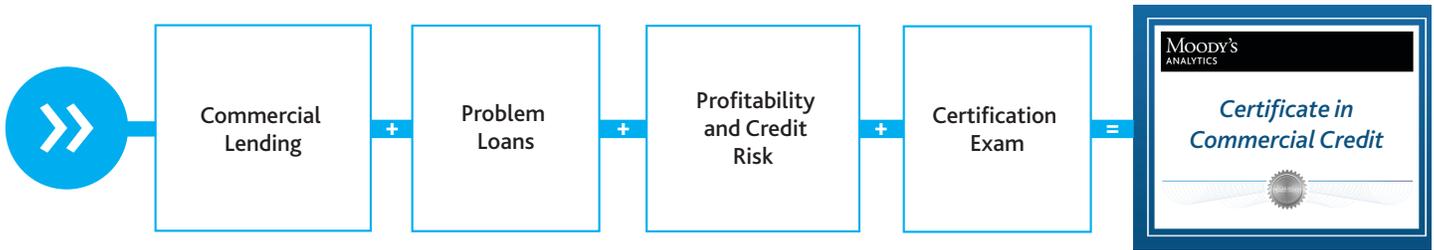
They also assess their ability to work through a real business lending scenario with a comprehensive simulation exercise relevant to their work environment.

Learning Domains and Modules

<p>Financial Risk Assessment</p> <ul style="list-style-type: none"> » Credit Analysis Foundations-Financial Risk » Businesses & Their Borrowing Needs » Profitability Ratios » Activity Ratios » Capital Spending, Leverage, & Debt Coverage » Cash Flow Analysis » Projections & Credit Risk 	<p>Industry/Business Risk Assessment</p> <ul style="list-style-type: none"> » Credit Analysis Foundations- Industry/ Business Risk » Business Environment » Industry Status » Competition » Company Vulnerability 	<p>Management Risk Assessment</p> <ul style="list-style-type: none"> » Credit Analysis Foundations- Management Risk » Management Integrity » Management Skill & Execution » Management Scope
	<p>Mitigating Credit Risk</p> <ul style="list-style-type: none"> » Loan Structure » Credit Enhancements and Profitability 	<p>Simulation</p> <p>Learners apply skills learned through the Commercial Lending curriculum in a simulated lending scenario to assess and strengthen their on-the-job performance</p>

The full course can be completed in 30–35 hours (or less if it is configured to “test-out” based on diagnostic scores).

This course is on the pathway to the Moody's Certificate in CommercialCredit (CICC) certification program.



Comprehensive Turnkey Solution

Our eLearning platform offers a cost-effective, scalable delivery solution to deploy state of the art training programs enterprise-wide. This online solution allows your employees 24-hour, on-demand access, so they can fit the training into their schedules. In addition, we offer award-winning services to make the management, implementation, and administration of our training a turnkey experience.



Engaging Learning Interactions

- » Micro-learning videos
- » Gamification
- » Knowledge checks
- » Simulation exercise



Robust Assessments

- » Modular diagnostic tests (pre-tests) to identify strengths and weaknesses
- » Final exam (post-test) to demonstrate mastery of the concepts taught



Actionable Reporting

- » Monitor participation
- » Assess performance
- » Track completion
- » Measure impact

About Moody's Analytics

Moody's Analytics, a unit of Moody's Corporation, helps capital markets and credit risk management professionals worldwide respond to an evolving marketplace with confidence. The company offers unique tools and best practices for measuring and managing risk through expertise and experience in credit analysis, economic research and financial risk management. By offering leading-edge software and advisory services, as well as the proprietary credit research produced by Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges.

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