Moody's ANALYTICS

Commercial Lending

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

DURATION

35 hours

DELIVERY CHANNEL

eLearning

Modules:

1 Credit and the Decision Process

2 Preliminary Assessment

3 Industry and Business Risk Assessment

4 Management Risk Assessment

5 Financial Risk Assessment

6 Integrated Analysis and Decision-Making

7 Risk Mitigation Through Loan Structure

COURSE OVERVIEW & BENEFITS

The next generation of Commercial Lending combines the best of the Moody's Analytics flagship course with Omega Performance's offering–both recognized as leading solutions in the market. From evaluating and analyzing opportunities to making sound decisions and structuring loans, the new best of breed course is foundational in bolstering a credit professional's proficiency in the field.

Underpinning Commercial Lending is the use of a typical loan scenario to accompany the entire course, which grows in complexity as professionals progress through it. This approach helps course-takers apply theory to practice and tie the concepts together.

A new course dedicated to Integrated Analysis and Decision-Making (IADM) introduces a systematic process to make better credit decisions by prioritizing and weighing multiple credit considerations down to the core factors that drive the creditworthiness of an obligor.

The course meets the needs of today's professional in its bite-sized, on-demand format. The entire learning journey has been transformed, starting with a fresh, clean look and an intuitive design. A range of practice tools and illustrations break the monotony and create an overall engaging and enjoyable learning experience.

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.

COMPETENCIES GAINED

Credit professionals will be able to:

- Conduct in-depth analysis 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 operations, and overall 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.

INTENDED AUDIENCE

Commercial Lending is suitable for anyone involved in the commercial lending process, including credit analysts, underwriters, and relationship managers, and anyone involved in the second line of defense, such as loan reviewers and auditors. It is also appropriate for business analysts who gather and analyze data at the portfolio level.

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

This course is on the path to the Moody's Certificate in Commercial Credit (CICC).