Moody's ANALYTICS

eLearning Solutions

Problem Loans

Recognizing and managing distressed loans

To minimize the negative impact of problem loans, lenders must be able to spot early warning signs of deteriorating credit and proactively work to reduce exposure to undue risk. Moody's Analytics eLearning course, **Problem Loans**, teaches essential skills in recognizing and responding to deteriorating credit conditions. The course reinforces the organization's risk culture broadly while providing proven techniques for mitigating risk on a loan-by-loan basis. These techniques cover deal structuring, monitoring covenants, detecting early warning signs, taking corrective action, and determining next steps if default is unavoidable.

Learning Outcomes with Organizational Benefits

Upon completion of this course, lenders will be able to…

» Spot early warning signals of deteriorating credit

» Respond effectively at an early stage before the borrower defaults

» Develop an action plan for conducting difficult conversations with clients when a covenant is breached

» Understand what happens when the lender needs to consider taking strong action, such as foreclosure or debt restructuring

» Apply the concepts learned to their day-to-day credit decisions and loan monitoring activities, improving decision quality, consistency and transparency

Comprehensive Turn-Key Solution

In addition to our world-class online learning environment, we offer additional services to make the management, implementation and administration of our eLearning program a turn-key experience.

TARGET AUDIENCE

» Commercial and corporate lenders and relationship managers

» Commercial and corporate loan analysts and underwriters

» Certificate in Commercial Credit "CICC" certification candidates

INTERACTIVE LESSONS:

» Lessons

» Knowledge checks & practice exercises

» Job-Aids

ASSESSMENTS:

» Pre–course diagnostics

» Final Assessments to demonstrate mastery of the concepts taught

ADMINISTRATIVE TOOLS:

» Monitor participation

» Assess performance

» Track completion

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COURSE OUTLINE

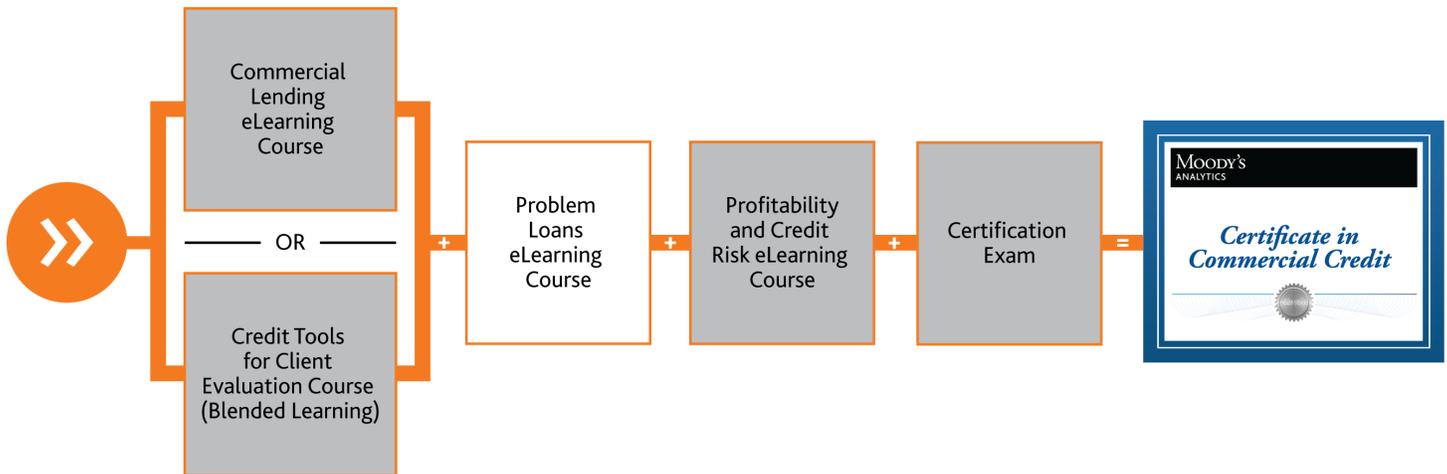|	
» **Pre-course Diagnostics**	» **Module 1: Deteriorating Credit** — Problem Loans — Roles and Responsibilities — Early Warning Signs — Knowledge Check
» **Module 2: Collateral, Guarantees and Covenants** — Collateral — Guarantees — Covenants — Communication with the Client — Knowledge Check	» **Module 3: Restructuring** — Restructuring Process — Taking Control — Action Plans — Knowledge Check
» **Case Study Exercise** Learners will analyze a company to detect signs of deteriorating credit and plan an appropriate path of action.	» **Final Assessment**
The course can be completed in approximately 8 to 10 hours and can be accessed 24/7.	

This course is on the pathway to the **Certificate in Commercial Credit "CICC" certification program**.

MOODY'S ANALYTICS