

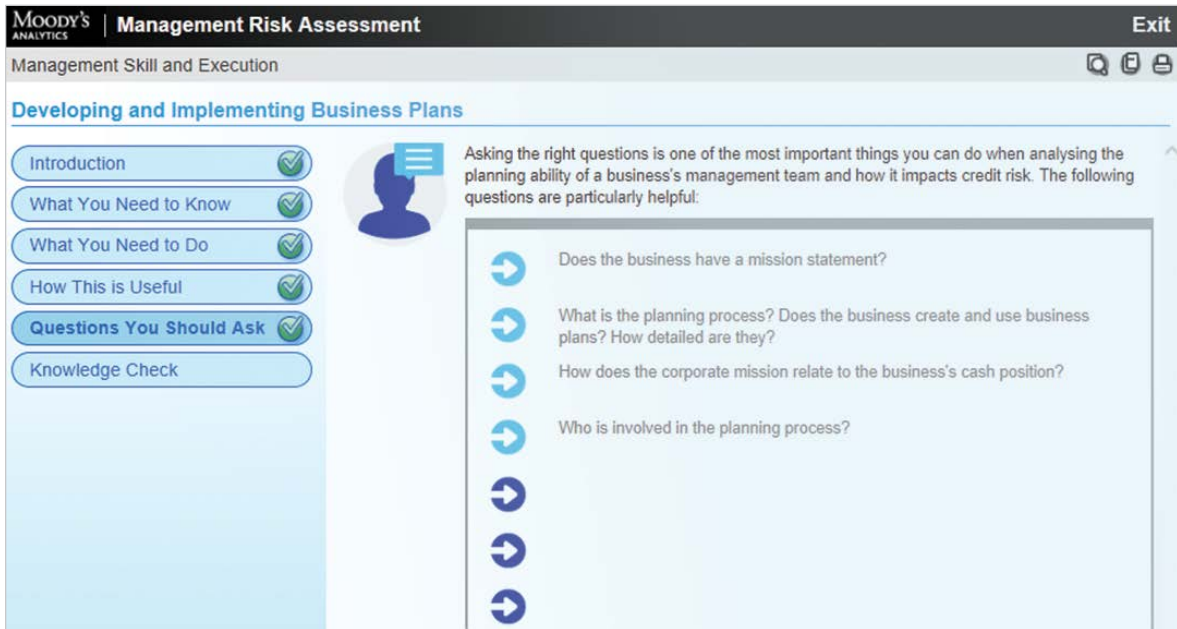
The screenshot shows a web-based learning module titled "Introduction to Accrual Accounting" from Moody's Analytics. The interface includes a navigation menu on the left with options like "Introduction", "What You Need to Know", "What You Need to Do", "How This is Useful", "Questions You Should Ask", and "Knowledge Check". The main content area is titled "Financial Statement Structure and Composition" and contains text explaining the importance of financial statements and a section on "Accounting Blocks" which lists five categories: Asset accounts, Expense accounts, Liability accounts, Equity accounts (or net worth accounts), and Revenue accounts.

Commercial Lending provides an understanding of businesses and their borrowing needs. This 30-35 hour eLearning course provides a framework for how to undertake robust credit risk assessments, make good credit decisions, and structure loans. It is on the path to the Certificate in Commercial Credit.

**You learn how to:**

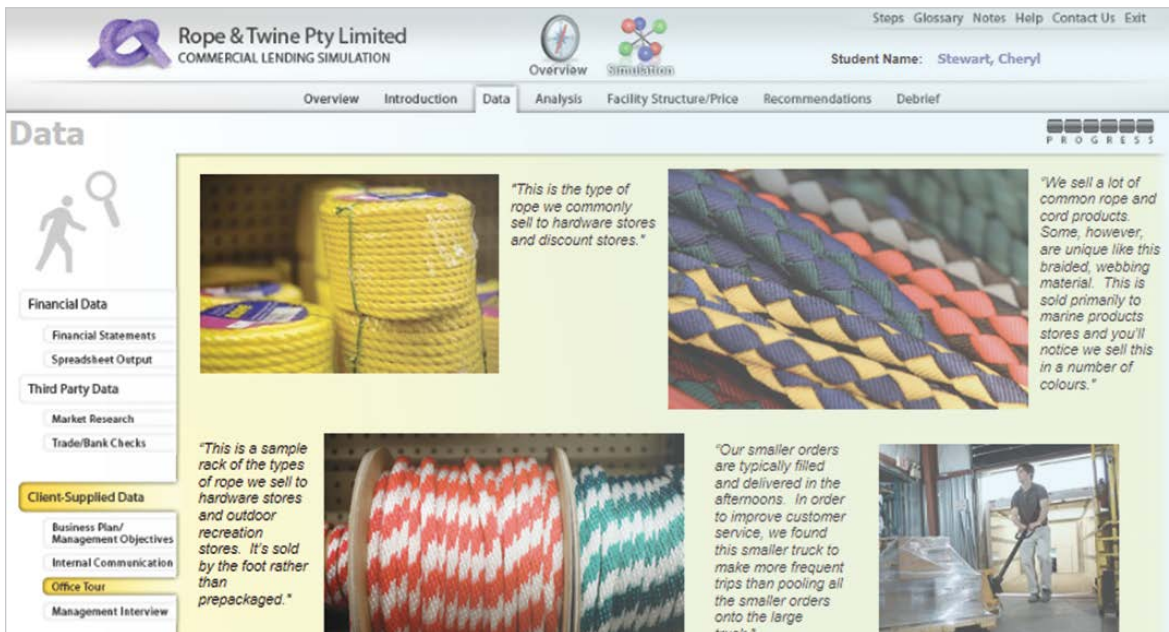
- » Assess the financial condition and trends of commercial and industrial enterprises.
- » Calculate and interpret liquidity, solvency, and debt service coverage ratios to identify critical credit risk factors.
- » Interpret and analyze company cash flow to assess debt service capacity.
- » Meaningfully forecast company financial results to determine a range of likely future outcomes.

- » Evaluate marketplace and competitive risks that could impact financial performance.
- » Assess the entity's management integrity, skill set and corporate governance.
- » Mitigate risk by selecting the right loan type, properly structuring the loan, and ensuring collateral/guarantees are in place.
- » Make sound, defensible lending decisions.

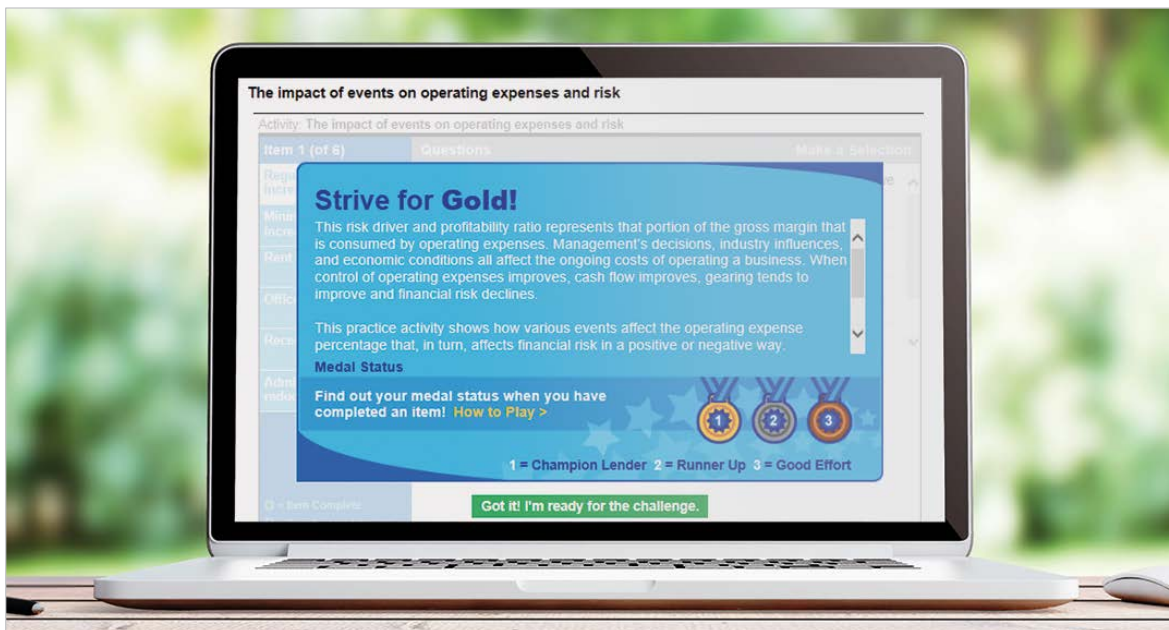


The screenshot displays the 'Management Risk Assessment' interface within Moody's Analytics. The main heading is 'Management Skill and Execution'. Below this, a section titled 'Developing and Implementing Business Plans' is active. On the left, a navigation menu lists several steps: 'Introduction', 'What You Need to Know', 'What You Need to Do', 'How This is Useful', 'Questions You Should Ask' (which is highlighted), and 'Knowledge Check'. Each step has a green checkmark icon. To the right of the menu is a blue silhouette of a person's head with a speech bubble icon. The main content area contains the text: 'Asking the right questions is one of the most important things you can do when analysing the planning ability of a business's management team and how it impacts credit risk. The following questions are particularly helpful:'. Below this text is a list of seven questions, each preceded by a blue arrow icon pointing to the right. The visible questions are: 'Does the business have a mission statement?', 'What is the planning process? Does the business create and use business plans? How detailed are they?', 'How does the corporate mission relate to the business's cash position?', and 'Who is involved in the planning process?'. The interface also features a top navigation bar with the Moody's Analytics logo and the title 'Management Risk Assessment', and an 'Exit' button in the top right corner.

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



Moody's Analytics programs provide robust lending scenarios to practice complex concepts, apply new credit skills and demonstrate mastery.



Moody's Analytics industry-leading online programs appeal to all learning styles, using multi-media and interactive lessons, including videos and practice quizzes.

## With Moody's Analytics eLearning:

- » You gain in-depth understanding of credit theory and sector-specific factors from our relevant and current content.

- » You concentrate your studies on the areas where you have knowledge gaps, through our pre-course diagnostics and comprehension checks.
- » You can configure the course to “test out” and accelerate through based on your diagnostic scores.
- » You optimize your learning time through our engaging, industry-leading online programs with interactive, multi-media lessons, which feature videos and quizzes.
- » You build your confidence by practicing complex concepts, applying new credit skills and demonstrating mastery with a robust simulation based on a real lending scenario.
- » You demonstrate your mastery of the concepts by completing a final examination.
- » Program sponsors can monitor participation, assess performance, and access critical detail to support measuring ROI.

### Who is taking this course?

- » Commercial and corporate lenders
- » Certificate in Commercial Credit candidates
- » Relationship managers
- » Commercial, corporate loan analysts, underwriters
- » Branch managers
- » Middle market client-facing staff

This course is on the learning path to the Certificate in Commercial Credit.

Today's commercial lenders have to understand their clients' needs, adapt to a rapidly changing marketplace, and make good credit and business decisions.

Moody's Analytics Commercial Lending is a market-leading, eLearning curriculum specifically designed with the commercial lender in mind. Our program focuses on understanding businesses, their borrowing needs, and the risks of lending to them. It combines the flexibility of the web, Moody's Analytics proven training techniques, and industry-standard analytical tools to optimize training relevance and keep learners motivated.

## Commercial Lending

---

### Financial Risk Assessment

Credit Analysis Foundation - Financial Risk  
Businesses and their Borrowing Needs  
Profitability Ratios  
Activity Ratios  
Capital Spending, Leverage and Debt Coverage  
Cash Flow Analysis  
Projections and Credit Risk Assessment

### Industry/Business Risk Assessment

Credit Analysis Foundation - Industry/Business Risk  
Business Environment  
Industry Status  
Competition  
Company Vulnerability

---

### Management Risk Assessment

Credit Analysis Foundation - Management Risk  
Management Integrity  
Management Skill and Execution  
Management Scope

### Mitigating Credit Risk

Loan Structure Credit Enhancements and Profitability

---

### Simulation

Students apply skills learned through the Commercial Lending curriculum in a simulated lending scenario to assess and strengthen their on-the-job performance.

---

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



## LEARN MORE

Learn more about Moody's Analytics industry-leading learning solutions. Contact us at [elearning@moodys.com](mailto:elearning@moodys.com) or visit us at [www.moodysanalytics.com/learning](http://www.moodysanalytics.com/learning).

[www.moodysanalytics.com/learning](http://www.moodysanalytics.com/learning)

## CONTACT DETAILS

Visit us at [moodysanalytics.com](http://moodysanalytics.com) or contact us at a location below.

### AMERICAS

+1.212.553.1653  
[clientservices@moodys.com](mailto:clientservices@moodys.com)

### EMEA

+44.20.7772.5454  
[clientservices.emea@moodys.com](mailto:clientservices.emea@moodys.com)

### ASIA (EXCLUDING JAPAN)

+852.3551.3077  
[clientservices.asia@moodys.com](mailto:clientservices.asia@moodys.com)

### JAPAN

+81.3.5408.4100  
[clientservices.japan@moodys.com](mailto:clientservices.japan@moodys.com)