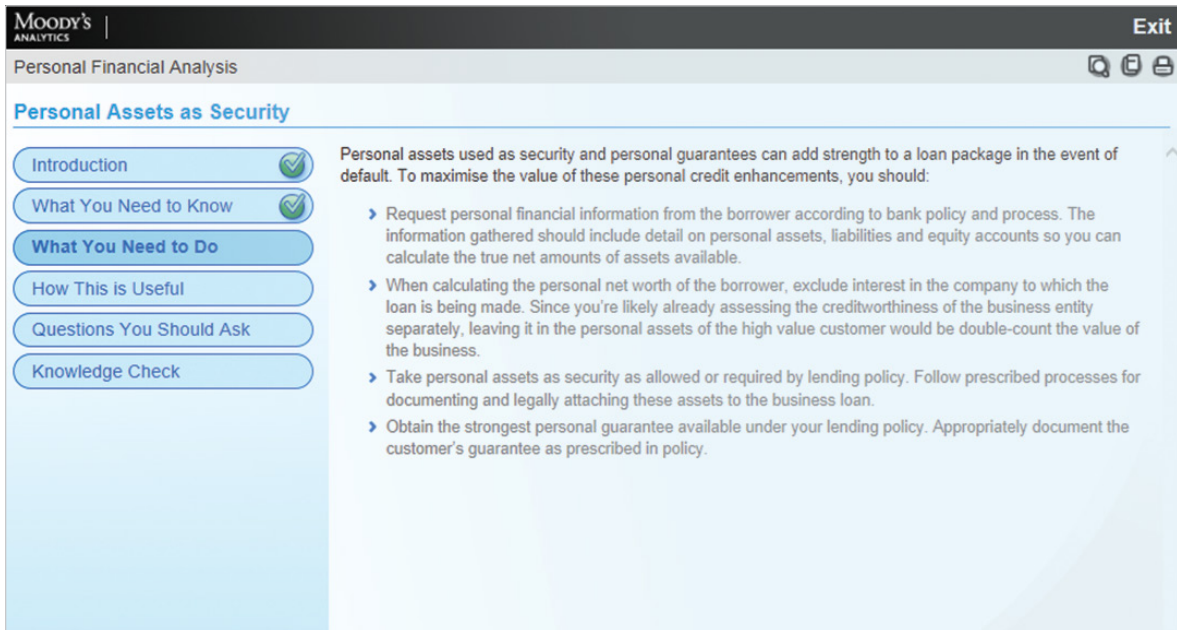


Private Banker Lending focuses on identifying borrowing needs of high net worth individuals. This 10-12 hour eLearning course helps you assess risk and craft business lending solutions for this segment.

You learn how to:

- » Identify critical factors associated with making business-related loans to high-net-worth individuals.
- » Assess financial statements, ratios, and cash flow risks.
- » Evaluate owner-occupied, commercial real-estate.
- » Understand sources of personal cash flow and leverage personal assets as security.
- » Make sound lending decisions to provide needed credit to clients and deepen your relationships with them.



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.

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 build confidence by practicing complex concepts, applying new skills, and demonstrating mastery with our robust simulation based on a real lending scenario.
- » Program sponsors can monitor participation, assess performance, and access critical detail to support measuring ROI.

Who is taking this course?

- » Private bankers
- » Investment bankers
- » Individuals dealing with high net worth clients

Private Banker Lending addresses fundamental issues related to lending to businesses. This course provides bankers with the critical skills and knowledge for identifying and meeting the business borrowing needs of their high-value customers.

Private Banker Lending

Understanding Businesses and Their Borrowing Needs

Business Types

Legal Structures

Why Businesses Borrow

Evaluating the Company, its Management, and its Marketplace

Industry/Business Life Cycles

Management Integrity, Competence, and Scope

The External, Competitive Marketplace

Financial Analysis

Financial Statement Basics

Ratio Analysis

Cash Flow Analysis

Evaluating Owner-Occupied Commercial Real Estate

Owner-Occupied Property Types and Uses

Cash Flow-Generating Capacity of a Commercial Property

Contribution to Successful Business Operations

Personal Financial Analysis

Personal Cash Flow Available for Debt Service

Personal Assets as Security

Understanding and Communicating Credit Solutions

Loan Type and Repayment Schedule

Security and Other Credit Enhancements

Putting It All Together

This course can be completed in 10 to 12 hours.



LEARN MORE

Learn more about Moody's Analytics industry-leading learning solutions. Contact us at elearning@moodys.com or visit us at www.moodysanalytics.com/learning.

www.moodysanalytics.com/learning

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