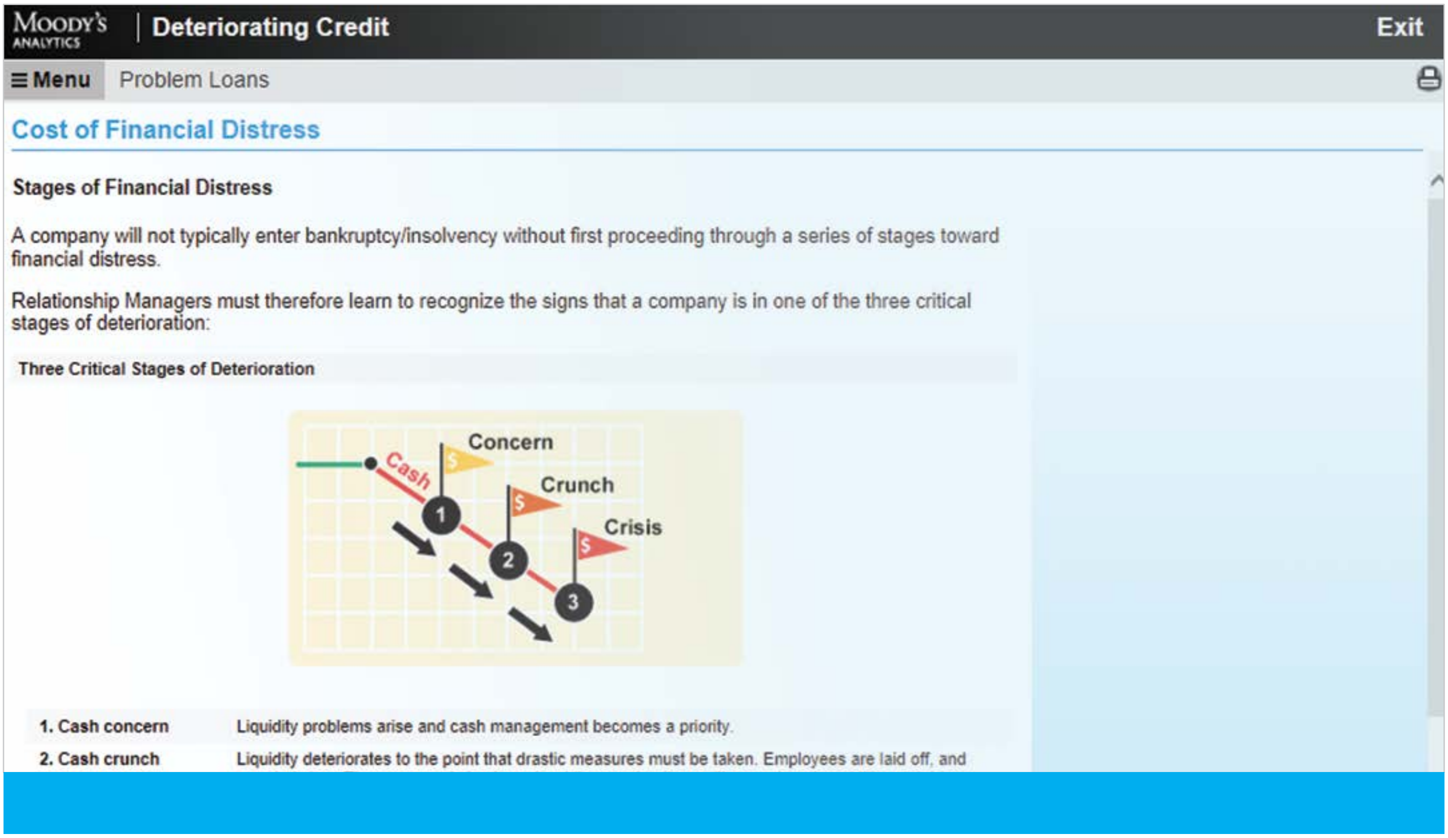
MOODY'S ANALYTICS

Problem Loans Learning Solution



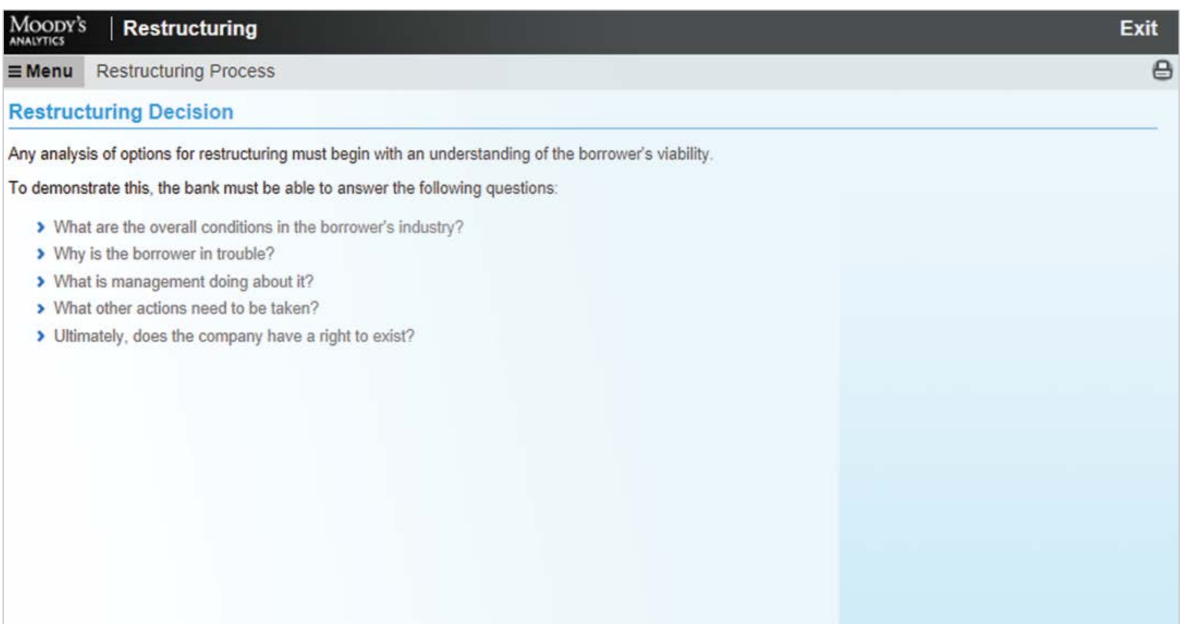
Problem Loans gives you the essential skills to recognize and proactively manage distressed loans to protect the bank from exposure to undue risks. This 8-10 hour eLearning course is on the learning pathway for the Certificate in Commercial Credit.

You learn how to:

- Detect 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.

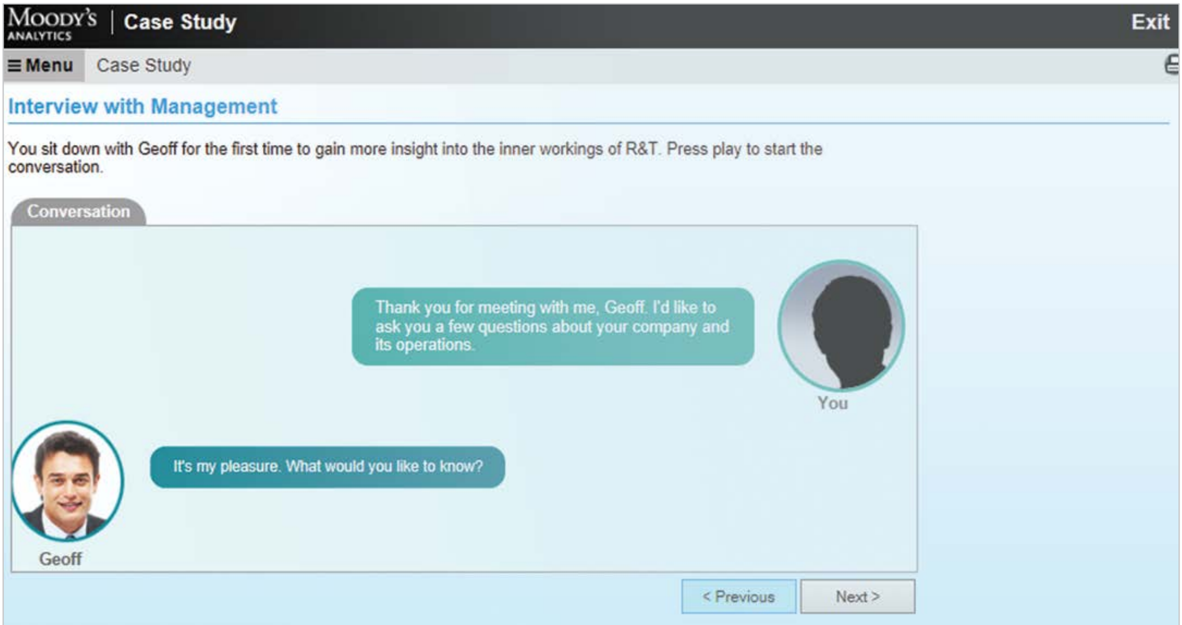
» Apply the concepts to your day-to-day credit decisions and loan monitoring activities to improve decision quality, consistency, and transparency.

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.



This course provides the skills necessary for reducing risk and exposure to problem loans and acting proactively when they arise.

CONTACT US



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

» You concentrate your learning on the areas where you have knowledge gaps, through our diagnostics and comprehension checks.

» You optimize your learning time through our engaging, industry-leading online programs with interactive multimedia lessons, which feature videos, case studies, and quizzes.

» You reinforce your learning when you are back on the job with Moody's reference materials and Early Warning Checklist.

» Program sponsors can monitor participation, assess performance, and access critical details to support measuring return on investment.

Who is taking this course?

» Commercial and corporate lenders

» Commercial and corporate relationship managers

» Commercial and corporate loan analysts

» Commercial and corporate loan underwriters

» Certificate in Commercial Credit candidates

Problem Loans is on the learning pathway for the Certificate in Commercial Credit.

Making sound credit and lending decisions is a crucial aspect of day-to-day banking operations. Reducing risk and exposure to problem loans and acting proactively when these loans arise are necessary skills for individuals working in commercial credit. Moody's Analytics Problem Loans teaches adherence to institutional risk policy and how to determine next steps when default is unavoidable. Advance your career by improving your decision quality, consistency, and transparency.

Problem Loans	
Pre-course Diagnostics	
Deteriorating Credit	**Collateral, Guarantees and Covenants**
Problem Loans	Collateral
Roles and Responsibilities	Guarantees
Early Warning Signs	Covenants
	Communication with the Client
Restructuring	**Case Study Exercise**
Restructuring Process	Learners will analyze a company to detect signs of deteriorating credit and plan an appropriate path of action.
Taking Control	
Action Plans	
Final Assessment	
This course can be completed in 8 to 10 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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