



DURATION

14 - 16 hours



DELIVERY CHANNEL

eLearning + Virtual  
Instructor-Led Training



Program Outline

- 1 Kick-Off Session  
WEB CLASS / 1 HOUR
- 2 Problem Loans Course  
ONLINE / 6-7 HOURS
- 3 Problem Loans  
Application:  
Credit Coach  
ONLINE / 2 HOURS
- 4 Problem Loans:  
Commercial and SME  
Banking  
WEB CLASS / 5-6 HOURS

eLearning + Virtual Instructor Led Training

# Problem Loans: Commercial and SME Banking

## RESPOND EFFECTIVELY TO DISTRESSED BUSINESS LOANS IN TURBULENT TIMES

### COURSE OVERVIEW & BENEFITS

Does your team have the skills to proactively identify and manage an influx of distressed loans?

Bankers have never experienced a market downturn as sudden and far-reaching as the COVID-19 crisis, and many have never encountered a downturn at all.

Problem Loans: Commercial and SME Banking is a blended training solution for banking professionals in the business lending segment. It provides critical, fundamental training on how to recognize early warning signs and communicate and respond to deteriorating credit. It follows with a web class focused on how to respond to businesses impacted by the shock associated with the pandemic and beyond. The program considers the impact of government assistance and relief programs and can be customized to bank-specific policies.

The blended delivery provides participants with the opportunity to practice and apply the skills and knowledge they've gained for immediate use in their roles, thus ensuring the training is meaningful and relevant to learners in today's reality.

The total of two-days of training can be delivered in short bursts over a flexible period so the bank can manage the scheduling and timing to suit its needs.

### LEARNING OBJECTIVE

Learn to recognize and respond effectively to distressed loans.

### COMPETENCIES GAINED

**Participants will be able to:**

- Identify and respond to early warning signs of deteriorating credit
- Develop an action plan for conducting difficult conversations with clients leading up to, or following, loan default
- Understand the steps to take when debt must be restructured
- Consider the impact of government response and the bank's policies
- Confidently apply the concepts learned to a distressed environment

### TARGET AUDIENCE

The program is suitable for anyone involved in business banking or commercial banking, including credit analysts, underwriters portfolio managers and relationship managers, and those involved in the second line of defence, such as loan reviewers and auditors. It is also appropriate for business analysts who gather and analyze data at the portfolio level.

Moody's Analytics has been recognized globally for training and certification in banking, finance and credit risk for more than 50 years through the seamless delivery of self-paced eLearning and instructor-led web and in-person classes. We understand the importance of remaining productive and building your skills to enhance your existing capabilities.

Get in touch with our learning experts today at [learningsolutions@moodys.com](mailto:learningsolutions@moodys.com).

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## COURSE DETAIL

<p><b>Kick-Off Session</b></p>	<p>A live web class setting the stage for what to expect. Overview of the program components, schedule, and milestones, and demonstration of the eLearning activities.</p>
<p><b>Problem Loans Course</b></p>	<p>Online training for fundamental best practices for recognizing and responding to distressed business loans. The course is broken down into three modules:</p> <ol style="list-style-type: none"> <li>1. Deteriorating Credit</li> <li>2. Collateral, Guarantees, Covenants</li> <li>3. Restructuring</li> </ol>
<p><b>Problem Loans Application: Credit Coach</b></p>	<p>Application of knowledge gained through the Rockbrook Fish case study. The online scenario and associated "smart-test" assess participants' knowledge and decision-making skills. Learner feedback provides a report on areas of strengths and weakness, so participants can close any identified skill-gaps.</p> <p>The group level data also informs the debrief session in the web class. The facilitator will focus on where these students need a better understanding of the fundamentals.</p>
<p><b>Problem Loans in a Distressed Environment: Web class</b></p>	<p>Virtual instructor-led training focusing on the current distressed environment, structured as follows:</p> <ol style="list-style-type: none"> <li>1. Introduction/System Functions</li> <li>2. Rockbrook Fish Coach Scenario: Debrief</li> <li>3. The Current Environment</li> <li>4. Agrilon Case Study Activity</li> <li>5. Problem Recognition (EWS) and Status Report</li> <li>6. Liquidity</li> <li>7. The Credit Ask</li> <li>8. Leverage/Solvency Assessment</li> <li>9. Break-out Sessions</li> <li>10. - Industry risk and considerations</li> <li>11. - Business risk relative to industry</li> <li>12. Government and Policy Considerations</li> <li>13. Case Study Conclusion</li> <li>14. CRO or "Workout Officer" led Discussion</li> <li>15. Wrap-up</li> </ol>