



Basic Commercial Lending

Commercial lending at community banks is relationship-based, and often requires understanding both the borrower's and owner's repayment capacity. This course focuses on many of the basic underwriting fundamentals required in underwriting commercial loans for operating companies and owner-occupied real estate. The following topics will be addressed:

- Identifying and analyzing different types of financial statements.
- Calculating cash flow and understanding methodology, ratio analysis, detailed income and balance sheet analysis.
- Understanding cash flow repayment.
- Detailed analysis of lines of credit and asset conversion to better understand accounts receivables, inventory and the cash cycle.
- Identifying problem loan red flags and solutions.
- Understanding the borrower and performing due diligence to include sound banking principles.
- Loan approvals and concise credit memos.
- Course includes a group case study.

Who Should Attend: Any bank personnel desiring to deepen their understanding of commercial lending from an introductory level.

Location & Time: At our computer training facility in Raleigh, North Carolina. Credit Risk Management, L.L.C. is located at GlenLake One, 4140 Parklake Avenue, Suite 510, Raleigh, NC, 27612. Class begins on **Tuesday, February 15, 2011** and ends on **Thursday, February 17, 2011**. All class sessions start at **9:00 a.m.** and end at **4:30 p.m.** Dress is Business Casual.

Cost:

All attendees @ \$250/day	\$750 per person
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Registration: To enroll, register on line at <http://www.ncbankers.org>.