



## ***Intermediate Commercial & Industrial Lending***

***Community banks specialize in relationship-based lending. However, successful commercial lending requires a deeper, more objective understanding of your borrower. This course will provide the participant with a deeper knowledge of cash flow analysis and loan structuring for operating companies. Topics to be addressed include:***

- Evaluating sources and uses of cash within a business, beyond the simple cash flow approach;
- Detailed analysis of lines of credit and asset conversion, to better understand accounts receivables, inventory and the cash cycle;
- Understanding the basis of meaningful operating projections;
- Appropriate due diligence strategies, based on sound banking principles;
- Using covenants to monitor borrower performance.

**Who should attend:** Any participant who has successfully completed the NCBA's ***Basic Commercial Lending Course***, or a lender, manager, credit officer or executive who has excellent commercial underwriting abilities, tax analysis skills, and an expansive general knowledge of current commercial market risks and opportunities.

**Location & Time:** At Credit Risk Management's computer training facility in Raleigh, NC. Credit Risk Management, L.L.C. is located at GlenLake One, 4140 Parklake Avenue, Suite 510, Raleigh, NC, 27612. Class begins promptly at **9:00 a.m.** and ends at **4:30 p.m.** Dress is Business Casual. Satisfactory completion of final examination is required to receive course certification.

**Cost:** \$750 per person

**Register  
Today!**

To enroll, register online at <http://www.ncbankers.org>.