

**Commercial Lending School**  
**Breaking into Banking 101: Fundamental of Commercial Lending**  
**February 5-6, 2025**  
**Agenda**

**Day 1: (8:30am – 4:00pm)**

1. The Business of Banking
  - Why customer relationships matter
  - Identifying and managing risk
  - Net interest income vs. fee income
2. Why Businesses Borrow Money
  - Working capital financing/Cash cycle
  - Real estate and capital expenditures
  - Start-ups, buyouts, bridge loans, and losses
3. The Art of Underwriting – Part I
  - Industry considerations
  - Life cycle stage of your borrower
  - Analyzing quality of management
4. The Art of Underwriting – Part II
  - Four levels of quantitative analysis
  - Balance sheet: liquidity and leverage
  - Income statement: margins and coverage
5. Loan Structuring – Part I
  - Types of loan facilities
  - How pricing really works
  - Tenor and amortizations
6. Loan Structuring – Part II
  - Analyzing your collateral
  - What loan covenants do for you

**Commercial Lending School**  
**Breaking into Banking 101: Fundamental of Commercial Lending**  
**February 5-6, 2025**  
**Agenda**

The value of guarantees

**Day 2: (8:30am – noon)**

7. The Credit Approval Process

Courtship and the “life of a loan”

Selling the deal twice – bank and customer

Loan documentation

8. Loan and Portfolio Monitoring

Understanding “Expected Loss”

Loan grading – regulatory definitions

Asset performance and loan loss provisions

9. The Complex Lending Machine

Internal relationships

Introduction to twelve key banking groups

Critical partnership: Credit and Lending

10. Test Drive Your Job

A day in the life of a credit analyst

Prerequisite traits for success

Career advice and how to love your job