

Commercial Banking Home Study

- In Seven pages or *less*:
 1. Discuss the composition (Loan types, Segments or Lines of Business) of the Commercial Loan Portfolio within your Institution. For each component of your portfolio, outline the placement within one of the four business lifecycles (Start-up, Growth, Mature and Decline).
 2. Discuss your view on the economy's direction and the potential impact to your Institution's Commercial Loan Portfolio over the next 24 months.
 3. Given your portfolio composition, placement of the components within the business life cycles and your thoughts on the direction of the economy, outline any recommended changes to your company's lending policies to ensure asset quality remains within established risk tolerance standards over the 24 months.