Commercial Banking 1st Year Class 2022 Outline

Session 1

* Banking Industry Update
* Home Study Problem
* Why Do Businesses Borrow?
* Why Do Banks make Loans?
* Credit Losses
* Risk Tolerance Standards

Session 2

* The Lending Process
* Credit Analysis Considerations
* Loan Policy
* Financial Analysis & Views on Financial Performance
* Balance Sheet
* Income Statement

Session 3

* Financial Analysis – Continued
* Sources and Uses
* Cash Flow

Session 4

* Financial Analysis – Completed

 - Cash Flow & Sources and Uses

* Components of Financial Health
* Key Indicators
* Company Growth – When is more the wrong answer?\*

Session 5

* The Economic Cycle
* Business Life Cycles of the Borrowers and the Impact on Portfolio Management
* Case Study #1 & #2
* Concentration Issues
* Warning Signs & Weaknesses
* Managing the Lending Function
* Review Home Study