

AIB Commercial Lending

(Deadline is one week prior to start date)

Commercial Lending will give you the knowledge and skills required to identify the credit needs of various types of small business customers and to sell a total banking relationship. It will also prepare you to assess the customer's credit worthiness by examining income statements and balance sheets. This program covers both the technical side of small business lending and the interpersonal skills required to be a successful loan officer.

Price*	\$505 Nonmembers / \$405 Members	
Course Length	16 Weeks	
Course Credits	AIB: 3.0 ; ICB 45 CLBB; ACE: See Below	
Prerequisites	None	
Required Software	Adobe Acrobat Reader; Microsoft Internet Explorer Browser 7.0 or Mozilla Firefox 2.0 or higher	
Textbook	<i>Commercial Lending</i> , 6th Edition, 2007, ABA	
Start Date/Catalog #	January 25, 2010	3005416
	February 22, 2010	3005432
	April 19, 2010	3005461
	May 17, 2010	3005485
	June 21, 2010	3005497
	August 9, 2010	3005526

Audience

Entry-level commercial lending officers and bank employees supporting the commercial loan operations. Customer service representatives and other branch personnel who have direct contact with small business owners and managers.

Learning Objectives

After successfully completing this program, you will be able to:

- Explain the key elements of a loan interview and credit investigation
- Describe the "cash-flow cycle" of various types of business
- Explain the relationship between loan structuring and type of business
- Complete basic income statement and balance sheet analysis
- Describe the documentation and procedures required for perfection of collateral Identify the common warning signs of problem loans

ACE College Credit Recommendation

In the upper division baccalaureate degree category, 3 semester hours in Banking.

* Registration for one or more courses that include accompanying textbooks will also incur a shipping & handling fee.

