

Commercial Lending, Sixth Edition

Commercial lending was again a top issue in the 2007 ABA Banking Journal Community Bank Competitiveness Survey. The survey respondents expressed the following:

- Qualified business lenders are the third most difficult employee to hire - after a Chief Risk Officer and a Compliance Officer.
- Almost 1 in 2 respondents indicated the Business Lender is the position for which they pay more to attract and retain candidates.
- More than 1 out of four banks have hired a commercial lender in the last 12 months, the second most common hire after Tellers.

Commercial Lending presents the fundamentals of commercial loan origination and is an ideal course for new hires and internal candidates for a lending position. It is designed to teach students the skills they need to evaluate business loan applications and to document loans correctly when they have been approved. The course is intended to give students a foundation of important concepts and processes of the commercial lending relationship. The complete commercial lending process is explained with case studies, examples and illustrations, including over 90 exhibits.

Commercial Lending covers these technical, personal and professional qualities and skills and topics:

- Business clients, their industry areas and organizational structures
- Building and maintaining client relationships
- Business banking organizational structures, administrative processes, documentation and risk management
- Economic factors important to commercial lending markets
- Regulators and regulations
- Important communication skills in loan interviewing and negotiation
- Elements and basic analytical steps of income and balance sheet statements
- Understanding and applying ratios and cash flow analysis
- Loan structuring, documentation, closing and support
- Identifying and handling problem loans.

Commercial Lending supports the *AIB Commercial Lending* course offered in the classroom through Local ABA Training Providers and as an instructor-led AIB Online Course. It is a part of the American Institute of Banking (AIB) curriculum and a required course for the AIB Commercial Lending Diploma.

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

ICB Credit: 15-30-45 (CLBB)

Text

Softbound, 370 pages, © 2007

#3003846

\$125 List Price

\$95 Member Discount

Instructor's Manual

Adobe Acrobat PDF files on a CD

#3003847

\$70 List Price

\$60 Member Discount