



CORPORATE LENDING AND CREDIT UNDERWRITING

SUMMARY:

This course is for credit bankers and will focus on the analysis of a borrower's business and financial condition to ensure the bank makes the right credit decision.

During the training, participants will learn how to: a) assess and structure various financing products; b) create a financing proposal for a client; c) conduct due diligence; d) learn critical criteria for internal risk management; and e) negotiate and document a transaction by understanding the key business issues in a credit agreement.

This will be accomplished through coursework focused on a deep understanding of fundamental business and credit analysis, cash flow forecasting, valuation and transaction structuring. The program will include hands-on exercises developed from actual transactions.

Timing: This course requires 3 – 5 days, depending on the amount of material to be covered

Experts in financial modeling
training and consulting

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LEARNING TOPICS:

Business and Credit Analysis

- ✓ Utilize a company's disclosure and knowledge of the client to assess creditworthiness, from both a qualitative and quantitative perspective
- ✓ Assess a company's debt capacity and consider whether to present a preliminary "marketing" term sheet
- ✓ Review different financing structures
- ✓ Review and discuss the most important items found in a marketing term sheet

Financial Modeling

- ✓ Review a financial model to assist in structuring financial covenants for a marketing term sheet
- ✓ Create sensitivity analysis using a number of powerful Excel tools
- ✓ Incorporate appropriate ratios and performance metrics

Due Diligence and Risk Management

- ✓ Review key items to cover in the due diligence process
- ✓ Learn to identify risks and how to structure a transaction to mitigate them
- ✓ Review of the most important items to include in a submission to risk management for credit approval

Documentation & Negotiation

- ✓ Review of different types of security and what is required for different financing structures
- ✓ Understand what documents are required to take security in a corporate lending transaction
- ✓ Review of key sections of a Credit Agreement
- ✓ Learn how to negotiate changes to an existing Credit Agreement

*Learn to Structure, Negotiate and Document
a Corporate Credit Opportunity*