

# Mid-Market Lending 1

## Win and Approve Transactions

### Summary

This course focuses on analyzing a borrower's business and financial condition to ensure the bank makes the right credit decision.

Participants will learn how to: a) assess and structure various financing products; b) create a financing proposal for a client; c) conduct due diligence; and d) learn critical criteria for internal risk management.

Participants will use coursework developed from actual transactions including business and credit analysis, cash flow forecasting and transaction structuring.



#### Prerequisites

Participants should have a high level of familiarity with credit products prior to taking this course.



#### Timing

This course requires 16 hours.

### Learning Topics

#### 1. 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

#### 2. Marketing Term Sheet

- ✓ Review and discuss the most important items found in a marketing term sheet
- ✓ Review financial covenants and appropriateness for different financing structures
- ✓ Compare summary terms and conditions for different debt products and different industries

#### 3. Due Diligence and Risk Management

- ✓ Review key items in the due diligence process
- ✓ Learn to identify risks and how to structure a transaction to mitigate them

#### 4. Credit Committee Approval

- ✓ Review of the most important items to include in a submission to risk management for credit approval