

AIB Online Courses for Commercial Lenders



Instructor-led online

AIB Online Courses offer the same high-quality content AIB is known for and the convenience of delivery via the Internet. Instructor guidance throughout each course provides valuable feedback on a student's progress, and peer interaction maximizes the learning experience. AIB Online Courses offer the industry's most comprehensive curriculum, from *Principles of Banking* to advanced bank financial management courses, and many courses have been reviewed for college credit by the American Council on Education (ACE).

AIB Analyzing Financial Statements

Course Length: 16 Weeks

Provides the skills needed to conduct a comprehensive and effective financial analysis of a business borrower. This course clearly illustrates each step required in reviewing the financial statements provided by loan applicants to determine whether a borrower can repay debt to your institution. It explains essential concepts between the different types of businesses, legal structures of businesses, sizes of business, and other major influences that affect cash flow cycles.

List Price

\$605.00

ABA Member Price

\$485.00

For start dates or to register, please contact

Lisa Phillips at Southeast Regional CFT.

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www.cft-flsc.org

AIB Commercial Lending

Course Length: 16 Weeks

Provides the knowledge and skills required to identify the credit needs of various types of banking customers and to sell a "total banking" relationship. It also prepares participants to assess the customer's credit worthiness by examining income statements and balance sheets. The course covers both the technical side of commercial lending and the interpersonal skills required to be a successful loan officer. It covers the total lending process from loan interviewing and credit investigation to problem loan resolution and loan monitoring.

List Price

\$505.00

ABA Member Price

\$405.00

AIB Problem Loan Workouts

Course Length: 6 Weeks

Explores the four major components of problem loan management in commercial lending. Problem Loan Detection will explore how problem loans can be avoided and how loans can be managed to make early detection possible. Problem Loan Situation Evaluation will consider what must be done to confirm the bank's position with the borrower in preparation for negotiation. Problem Loan Negotiation will cover the process in determining the best course of action to resolve problem loans. Problem Loan Resolution will consider resolution alternatives and how to proceed with options for workout or liquidation.

List Price

\$395.00

ABA Member Price

\$315.00

Understanding Your Construction Borrower

Course Length: 10 Weeks

Examines the overall construction loan process and the documents typically required for loan approval. Each document is reviewed for the financial risk impact on the institution. Also included is an overview of project types and the idiosyncrasies pertaining to them. Specific topics include construction document reviews, construction budgets, soil reports, municipal approvals, loan administration and project closing. Discussions include the loan closing, payment disbursements and title work.

List Price

\$505.00

ABA Member Price

\$405.00

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