



Professional Development Catalog

2025-26

Our Learning Solutions

We envision a world where our members' ability to assess and manage risk enables a strong and sustainable global economy.



Organization Overview

77,000+	1,000+	80+
INDIVIDUAL MEMBERS	INSTITUTIONAL MEMBERS	CHAPTERS

Trusted by financial institutions that hold 90% of the assets in North America

We promote an enterprise approach to risk management at financial institutions that focuses on:

Credit Risk	Market Risk	Operational Risk	Enterprise Risk	Securities Lending	Internal Audit	Regulatory Affairs
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Professional Product Overview

Product Category	Product Name	Member Exclusive	Subscription or One-Time Purchase?	Usage
eLearning Self-Directed Credit Risk Training	Credit Risk Library		1 / 2 / 3-Year Subscription	Unlimited During Term of Subscription
Instructor-Led Training Community Learning Credit Risk, Enterprise Risk, Model Validation	Live Learning Library		1 / 2 / 3-Year Subscription Two Tiers: Essentials and Premium	Unlimited During Term of Subscription
Instructor-Led Training Exclusive Learning for Your Institution Credit Risk, Enterprise Risk, Model Validation	Private Class Subscription		1 / 2 / 3-Year Subscription Choose # of Teaching Days Per Year	Based on # of Teaching Days Per Year
Professional Credential Demonstration of Credit Mastery	Credit Risk Certification		One-Time Purchase	Prepare and Take the Test
Diagnostic Assessments Objective Skill Assessments with Corresponding Remediation	Commercial & Industrial (C&I) Diagnostic + Commercial Real Estate (CRE) Diagnostic	X	1 / 2 / 3-Year Subscription	Not a Standalone Product. Comes with Purchase of Credit Risk Library or Live Learning Library
	CRE Remediation Bundle = CRE Diagnostic + CRE Lending Decision Process eLearning	X	1 / 2 / 3-Year Subscription	Unlimited During Term of Subscription
	C&I Remediation Bundle = C&I Diagnostic + Lending Decision Process eLearning	X	1 / 2 / 3-Year Subscription	Unlimited During Term of Subscription
Materials Your Institution Teaches with Our Instructor-Led Materials	Materials Library	X	1-Year Subscription	Teach as Many of Our Courses During Term of Subscription

Credit Risk Library Overview

We offer an option to purchase unlimited access to our industry-leading eLearning library. Details are as follows:

- ✓ 70+ modules with 130+ hours of content
- ✓ Pricing to fit any size institution
- ✓ Institution-wide subscriptions only
- ✓ One-, two-, and three-year agreements

For pricing,
please contact
Professional Development
Account Manager,
Josh Bremler at
jbremler@prosightfa.org

Lending Decision Process (LDP):

- Series 1: Industry, Management, and Economic Influences
- Series 2: Interpreting the Quality of Financial Reports and Accounts
- Series 3: Analyzing the Company's Financial Performance and Condition
- Series 4: The Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources
- Series 5: Analyzing Cash Flow Statements to Measure Long-term Repayment Ability
- Series 6: Using Financial Projections to Fine-Tune the Credit Analysis

Commercial Real Estate LDP:

- CRE Lending Overview
- Risk Areas
- Drivers of Performance
- Underwriting -Basics
- Underwriting -Different Types of Commercial Properties
- Underwriting -Example Calculations
- Appraisals
- Leases
- Environmental Assessments
- Loan Structure
- Due Diligence and Documentation
- Construction Lending
- Homebuilder Lending

Small Business LDP:

- Develop a Company Overview
- Analyze Market and Industry Risks
- Interpreting Reliability and Comparability of Financial Statements
- Interpreting Quality and Consistency of BS and IS
- Preparing Financial Statements for Analysis
- Financial Efficiency and Cash Cycles
- Analyzing Interim Financial Statements
- Non-seasonal Events and Trends
- Using Tax Returns to Analyze the Borrower
- Analyze Personal Financial Statements and Tax Returns
- Analyze Global Cash Flow
- Recommend the Structure of the Loan
- Document the Loan
- Monitor the Loan and Look for Opportunities

Special Topics:

- Accounting and Financial Statements Refresher
- Accounting and Ratio Analysis
- The Business of Commercial Banking
- Ethics and Decision Making
- Borrower Analysis: Qualitative Factors
- Balance Sheet Analysis
- Income Statement Analysis
- Combined Balance Sheet & Income Statement Analysis
- Commercial Loan Documentation
- Structuring Commercial Loans (Online)

Please visit us online at
rmahq.org/professional-development/

Presenting the Live Learning Library

Strategic Risk Management Training for a Dynamic World

In today's fast-paced financial services environment, continuous skill development in risk identification and management is more critical than ever. With rapid technological shifts, evolving regulations, and complex geopolitical factors, your organization needs agile, well-trained talent to stay competitive and secure.

The Live Learning Library Subscription offers two tiers—Essentials and Premium—for a comprehensive and streamlined solution. This isn't just a collection of courses; it's a strategic investment in your workforce's collective expertise, designed to ensure your entire department remains resilient and prepared for any challenge.

Category	Course	Seat Time (Hours)	Tier
Cash Flow Analysis	Cash Flow Analysis	15.0	Essentials
	Financial Statement Analysis	15.0	Essentials
	Global Cash Flow	7.5	Essentials
Manager	Credit Analyst Manager Seminar	9.0	Essentials
Non-Credit Risk	Identifying Operational Risks ¹	15.0	Premium
	Model Validation and Governance	12.5	Premium
	Risk Management Academy	16.5	Premium
Problem Loans	Detecting Problem Loans	7.5	Essentials
	Managing Distressed Borrowers	6.0	Essentials
	Problem Loan Workouts	7.5	Essentials
	Problem Real Estate Loans	7.5	Essentials
Real Estate	Analyzing Construction Contractors	7.5	Essentials
	Construction Loan Management	7.5	Essentials
	Commercial Real Estate Lending	7.5	Essentials
	Understanding and Interpreting Real Estate Appraisals	7.5	Essentials
Schools	Commercial Lending School	72.5	Premium
Soft Skills	Relationship Management Skills for Commercial Lenders	7.5	Essentials
Specialized Lending	Lending to Nonprofit Organizations	7.5	Essentials
	Leveraged Loan Transactions	11.25	Premium
Structuring & Documentation	Commercial Loan Documentation	15.0	Essentials
	Structuring Commercial Loans	7.5	Essentials
Tax Analysis	Analyzing Business Tax Returns	7.5	Essentials
	Analyzing Personal Financial Statements and Tax Returns	7.5	Essentials
Writing	Writing the Credit Analysis	7.5	Essentials

Why a Live Learning Library subscription?

- **Predictable Budgeting:** Shift from unpredictable per-course fees to a clear, consistent annual investment.
- **Continuous Departmental Readiness:** Ensure your entire team has ongoing access to essential knowledge.
- **Streamlined Training Management:** Free up your HR, Learning & Development, and Line of Business leadership teams. Easily implement tailored, role-based learning pathways that ensure consistent skill development and preparedness.
- **Access to Industry's Best Practitioners:** Empower your employees to learn directly from leading experts with deep, real-world experience.
- **Robust & Relevant Content:** Gain unlimited access to a wide array of continuously updated courses covering critical aspects of risk identification and management.
- **Foster a Culture of Learning:** Demonstrate a strong, unwavering commitment to employee growth and continuous improvement to both organizational leadership and regulators.

¹ Coming between July-Sept 2026

STEP 1

Choose Your Core Pathway:

Your journey to career growth starts here! In the chart below, find the role and segment most closely associated with what you do to see recommended courses and sequencing.

CORE PATHWAY OPTIONS	ROLE	SEGMENT	CORE COURSE
	Lender	Small Biz	Relationship Management Skills for Commercial Lenders
			Analyzing Business Tax Returns
			Analyzing Personal Financial Statements and Tax Returns
			Global Cash Flow
	Biz / Commercial	Biz / Commercial	Relationship Management Skills for Commercial Lenders
			Cash Flow Analysis
			Financial Statement Analysis
			Structuring Commercial Loans
	Analyst / Underwriter	Small Biz	Analyzing Business Tax Returns
			Analyzing Personal Financial Statements and Tax Returns
			Global Cash Flow
			Structuring Commercial Loans
		Biz / Commercial	Writing the Credit Analysis
			Cash Flow Analysis
	Lender / Analyst / Underwriter	Small Biz / Biz / Commercial	Financial Statement Analysis
			Structuring Commercial Loans
			Writing the Credit Analysis
			Commercial Lending School:
			Credit Analysis Basics
			Case Study #1: Creditworthiness of Borrower
			Cash Flow Analysis
			Case Study #2: Business Cash Flow Techniques
			Analyzing Business Tax Returns
			Analyzing Personal Financial Statements and Tax Returns
			Case Study #3: Cash Flow from Tax Returns and Personal Financial Statements
			Structuring Commercial Loans
			Writing the Credit Analysis
			Case Study #4: Capstone Loan Committee Presentation

STEP 2

Continuing Considerations after Core Pathway:

Once you've completed your Core Pathway, consider taking the next step in your professional development. Explore advanced courses, specialized topics, or cross-functional training to deepen your expertise, broaden your perspective, and prepare for future roles. Learning doesn't stop with the core—it grows with your goals.

CONTINUING CONSIDERATIONS	FOCUS	COURSE
	Loan Documentation	Commercial Loan Documentation
	Real Estate	Commercial Real Estate Lending
		Analyzing Construction Contractors
		Construction Loan Management
		Understanding and Interpreting Real Estate Appraisals
	Specialized Lending	Lending to Nonprofit Organizations
	Problem Loans	Leveraged Loan Transactions
		Detecting Problem Loans
		Managing Distressed Borrowers
		Problem Loan Workouts
	Manager Focus	Problem Real Estate Loans
		Credit Analysis Manager Seminar
	Non-Credit Risk	Model Validation and Governance
		Risk Management Academy

The Private Class Subscription

High-Touch Instructor-Led Training Designed for Impact

The Private Class Subscription brings a rich and varied industry-leading portfolio of credit and enterprise risk courses right to your fingertips. It allows your institution to plan ahead while saving on training dollars by pre-selecting a certain number of teaching days you'd like to have available to your institution over a one-, two-, or three-year period.

The Private Class Subscription isn't just access to a robust lineup of courses; it's a strategic investment in your workforce's collective expertise, designed to ensure your entire department remains resilient and prepared for any challenge. Plus, you get the added benefit of one-on-one attention from our industry experts who will enrich the experience for your employees and drive the engagement and skill development you seek.

Category	Course	Number of Teaching Days ¹
Cash Flow Analysis	Cash Flow Analysis	2
	Financial Statement Analysis	2
	Global Cash Flow	1
Manager	Credit Analyst Manager Seminar	1
Non-Credit Risk	Identifying Operational Risks ²	2
	Model Validation and Governance	2
	Risk Management Academy	2
Problem Loans	Detecting Problem Loans	1
	Managing Distressed Borrowers	1
	Problem Loan Workouts	1
	Problem Real Estate Loans	1
Real Estate	Analyzing Construction Contractors	1
	Construction Loan Management	1
	Commercial Real Estate Lending	1
	Understanding and Interpreting Real Estate Appraisals	1
Schools	RMA Lending Academy	4
Soft Skills	360° Negotiation Skills	1
	Critical Thinking	1
Specialized Lending	Lending to Nonprofit Organizations	1
	Leveraged Loan Transactions	2
Structuring & Documentation	Commercial Loan Documentation	2
	Structuring Commercial Loans	1
Tax Analysis	Analyzing Business Tax Returns	1
	Analyzing Personal Financial Statements and Tax Returns	1
Writing	Writing the Credit Analysis	1

Why a Private Class Subscription?

- Predictable Budgeting: Shift from unpredictable per-course fees to a clear, consistent annual investment.
- Continuous Departmental Readiness: Ensure your entire team has ongoing access to essential knowledge.
- Access to Industry's Best Practitioners: Empower your employees to learn directly from leading experts with deep, real-world experience.
- Foster a Culture of Learning: Demonstrate a strong, unwavering commitment to employee growth and continuous improvement to both organizational leadership and regulators.

¹ Number of teaching days equals the number of days the class is held if done in-person; virtual delivery is considered same # of teaching days regardless of how many days/sessions

² Coming between July-Sept 2026

NASBA Sponsor Statement

RMA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit.

Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.NASBARegistry.org.

Sponsor ID: 103512

Instructional Delivery Methods

ProSight offers programs available for NASBA CPE in the following formats:

- Group Live (in-person)
- Group Internet-Based (virtual)

Attendance Policy

- Full attendance is required to receive CPE credit. Partial credit is not available.
- Group Live (in-person): Participants must sign in at the beginning of each class and sign out at the end. Institutions offering private classes must provide a registration list with sign-in and sign-out times for their learners to receive NASBA certificates.
- Group Internet-Based (virtual): Participants must log in individually, respond to all attendance checks, and remain engaged for the full session.

Cancellations & Refunds Policy

For individual registrations:

- 100% refund for cancellations received 15+ calendar days before the course start date
- 50% refund for cancellations received 8–14 calendar days before the course start date
- No refund for cancellations received 7 or fewer calendar days before the course start date

Note: Registrations are non-transferable to other participants or courses.

Refunds do apply to subscription products.

Complaint Resolution Policy

ProSight is committed to delivering high-quality professional development. If you have concerns or complaints regarding a program, please contact us.



National Association of State Boards of Accountancy



Course Offerings

Course	Delivery Format	Pg
360° Negotiation Skills for Bankers	Instructor-Led	12
Accounting and Financial Statements Refresher	eLearning	12
Accounting and Ratio Analysis	eLearning	12
Analyze Global Cash Flow	Instructor-Led	12
Analyze Market and Industry Risks	eLearning	12
Analyzing Business Tax Returns	Instructor-Led	13
Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability	eLearning	13
Analyzing Construction Contractors	Instructor-Led	13
Analyzing Interim Financial Statements	eLearning	13
Analyzing Personal Financial Statements and Tax Returns	Instructor-Led	14
Analyzing the Company's Financial Performance and Condition	eLearning	14
Appraisals	eLearning	14
Balance Sheet Analysis	eLearning	14
Borrower Analysis: Qualitative Factors	eLearning	15
Business of Commercial Banking	eLearning	15
Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources	eLearning	15
Cash Flow Analysis: UCA Fundamentals	Instructor-Led	15
Combined Balance Sheet and Income Statement Analysis	eLearning	15
Commercial Credit for Lenders	Self-Study	16
Commercial Lending School	Instructor-Led	16
Commercial Loan Documentation	Instructor-Led	16
Commercial Real Estate Lending Decision Process	eLearning	17
Commercial Real Estate Lending: Introduction	Instructor-Led	17
Construction Lending	eLearning	17
Construction Loan Management	Instructor-Led	18
CRE Lending Overview	eLearning	18
Credit Analysis Manager Seminar	Instructor-Led	18
Critical Thinking	Instructor-Led	18
Detecting Problem Loans	Instructor-Led	19
Develop a Company Overview	eLearning	19
Document the Loan	eLearning	19
Drivers of Performance	eLearning	19
Due Diligence and Documentation	eLearning	19
Environmental Assessments	eLearning	20
Ethics and Decision Making	eLearning	20
Financial Accounting	Self-Study	20
Financial Efficiency and Cash Cycles	eLearning	20
Financial Statement Analysis	Instructor-Led	20
Global Cash Flow	Instructor-Led	21
Homebuilder Lending	eLearning	21
Identifying Operational Risks	Instructor-Led	21
Income Statement Analysis	eLearning	21
Industry, Management, and Economic Influences	eLearning	21
Interpreting Quality and Consistency of Balance Sheet and Income Statements	eLearning	22
Interpreting Quality of Financial Reports and Accounts	eLearning	22
Interpreting Reliability and Comparability of Financial Statements	eLearning	22
Leases	eLearning	22
Lending Academy	Instructor-Led	22
Lending Decision Process	eLearning	23
Lending to Non-Profit Organizations	Instructor-Led	23

Course	Delivery Format	Pg
Leveraged Loan Transactions	Instructor-Led	23
Loan Structure	eLearning	23
Managing Distressed Borrowers	Instructor-Led	24
Model Validation and Governance	Instructor-Led	24
Monitor the Loan and Look for Opportunities	eLearning	24
Non-seasonal Events and Trends	eLearning	24
Preparing Financial Statements for Analysis	eLearning	25
Problem Loan Workouts	Instructor-Led	25
Problem Real Estate Loans	Instructor-Led	25
Recommend the Structure of the Small Business Loan	eLearning	25
Relationship Management Skills for Commercial Lenders	Instructor-Led	26
Risk Areas	eLearning	26
Risk Management Academy	Instructor-Led	26
Small Business Lending Decision Process	eLearning	26
Structuring Commercial Loans	Instructor-Led	27
Understanding and Interpreting Real Estate Appraisals	Instructor-Led	27
Underwriting - Basics	eLearning	27
Underwriting - Different Types of Commercial Properties	eLearning	27
Underwriting - Example Calculations	eLearning	28
Using Financial Projections to Fine Tune the Credit Analysis	eLearning	28
Using Tax Returns to Analyze the Borrower	eLearning	28
Writing the Credit Analysis	Instructor-Led	28
Professional Credentials and Assessments		
Credit Risk Certification		29
Diagnostic Assessment of CRE Credit and Lending Skills		29
Diagnostic Assessment of C&I Credit and Lending Skills		29

Delivery Method Benefits:



eLearning Courses

Self-Directed Online Learning Featuring:

1. Modern, updated look and feel.
2. Learn-at-your-own-pace environment.
3. Engaging case studies and activities.
4. Flexible learning offered as full curricula, targeted bundles, or individual courses.
5. Reflects current best practices in banks.
6. Assessments and knowledge checks throughout to reinforce course material.
7. For select courses: guides for managers to support learners throughout their studies.



Instructor-Led Courses

Live Online or In-Person Learning Featuring:

1. Balanced instructor-to-student ratio for enhanced interaction and communication.
2. Focused learning sessions for maximum retention of course material.
3. Highly-qualified instructors with real world banking and teaching experience.
4. Engaging activities including case studies, breakout discussions, and more.
5. Reflects current best practices in financial institutions.

Professional Development Live Learning Library Courses by Category

 ACCOUNTING	 MANAGER	 REAL ESTATE	 STRUCTURING & DOCUMENTATION
Financial Accounting (Paper-Based)	Credit Analysis Manager Seminar	Analyzing Construction Contractors	Commercial Loan Documentation
 CASH FLOW ANALYSIS	 NON-CREDIT RISK	Commercial Real Estate Lending: Introduction	Structuring Commercial Loans
Cash Flow Analysis: UCA Fundamentals	Model Validation & Governance	Construction Loan Management: Administrating the Construction Loan Process	 TAX ANALYSIS
Global Cash Flow	Risk Management Academy	Understanding and Interpreting Real Estate Appraisals	Analyzing Business Tax Returns
 CURRICULA	 PROBLEM LOANS	 SOFT SKILLS	Analyzing Personal Financial Statements and Tax Returns
Commercial Credit for Lenders (Paper-Based)	Detecting Problem Loans	360° Negotiation Skills for Bankers	 WRITING
Commercial Lending School	Managing Distressed Borrowers	Critical Thinking	Writing the Credit Analysis
Commercial Real Estate Lending Decision Process*	Problem Loan Workout	Relationship Management Skills for Commercial Lenders	
Lending Academy	Problem Real Estate Loans	 SPECIALIZED	
Lending Decision Process*		Lending to Non-Profit Organizations	
Small Business Lending Decision Process*		Leverage Loan Transactions	
 FINANCIAL STATEMENT ANALYSIS			
Financial Statement Analysis			

LEGEND	
 SELF-DIRECTED	 INSTRUCTOR-LED

* For detailed modules within this curriculum, see Credit Risk Library overview page near the beginning of this catalog.

RMA by ProSight Professional Development Course Offerings:

360° Negotiation Skills for Bankers

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Communications and Marketing	7.5	Yes

360° Negotiation Skills for Bankers (Note: Available only via Private Class Subscription) incorporates a variety of training approaches to help bankers build strong negotiating skills and transfer those skills back to the workplace. The interactive design of this course enables participants to experience and practice the most effective ways to negotiate with customers, dig deeper to uncover their true needs, cross-sell other bank services to strengthen the relationship, and sell the credit internally to the best advantage of the bank.

Suggested Prerequisite(s): Minimum 1-2 years commercial banking experience. Prior experience with loan structuring beneficial.

Suggested Next Course(s): Critical Thinking; Managing Distressed Borrowers; Relationship Management Skills for Commercial Lenders

Accounting and Financial Statements Refresher

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	3.5 hours	N/A	N/A	No

By completing **Accounting and Financial Statements Refresher**, learners will refresh their understanding of basic accounting principles, the format, and content of financial statements prepared in conformance with generally accepted accounting principles and the accounting cycle.

Accounting and Ratio Analysis

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	3.5 hours	N/A	N/A	No

Accounting and Ratio Analysis, learners will analyze the financial statements of a small business. Along the way, learners will discover how the income statement and balance sheet relate to each other; follow the money invested, spent, and earned as it impacts the accounting equation; and explore the difference between cash-basis and accrual accounting. Finally, learners will conduct a "bottom line" analysis of the company to assess the company's continued ability to perform and repay bank debt.

Analyze Global Cash Flow

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	0.5 hours	N/A	N/A	No

This course will prepare learners to locate and gather key information need to construct a global cash flow and construct a global cash flow. **Analyze Global Cash Flow** is one of the courses in Small Business Lending Decision Process curriculum.

Analyze Market and Industry Risks

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.75 hours	N/A	N/A	No

Build or reinforce a foundation on which to base sound credit decisions by analyzing both financial statements and the real-world environment in which a company operates. Determine the factors that influence a company's financial requirements, identify a company's financial health, and make sound credit decisions. A combination of group activities, case studies, and active discussions help you connect concepts with their on-the-job application.

Analyzing Business Tax Returns

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Finance	N/A	Yes

Analyzing Business Tax Returns teaches how to understand tax concepts relating to various business entities (C-Corp, S-Corp, Partnerships) and the use of tax returns to help in estimating the customer's ability to service debt. The course is revised annually to reflect the latest tax law changes.

Suggested Prerequisite(s): Financial accounting principles

Suggested Next Course(s): Analyzing Personal Financial Statements and Tax Returns

Analyzing Cash Flow Statements to Measure Long-term Repayment Ability

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	5 hours	N/A	N/A	No

Series 5: **Analyzing Cash Flow Statements to Measure Long-term Repayment Ability** is one of six series in Lending Decision Process library. In this series, learners will analyze cash flow statements to distinguish between profit and cash flow. They will use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks. This series includes 3 courses: Cash Flow Statements and Their Formats, Analyzing Cash Flow, and Debt Service Coverage Measure.

Analyzing Construction Contractors

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor Led	Foundational	7.5 hours	N/A	N/A	Yes

Analyzing Construction Contractors concentrates on three major topical areas of the construction contractor analysis: accounting, credit analysis, and repayment ability. The course emphasizes bank awareness of the particular conditions of contractor credit analysis so that the commercial lender can structure credit accommodations designed to support the contractor's ability to repay. In its most general terms, the course encourages that loans be made from cash flow rather than collateral. Repayment issues are addressed through an examination of cash flow from operations, future cash flow projections, collateral, bonding, and guaranties.

Suggested Prerequisite(s): Working knowledge of commercial credit and lending.

Suggested Next Course(s): Construction Loan Management; Problem Real Estate Loans; Understanding and Interpreting Real Estate Appraisals

Analyzing Interim Financial Statements

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.5 hours	N/A	N/A	No

This course will prepare learners to analyze an interim financial package, obtain supplemental information to an interim financial statement, and distinguish temporary from permanent current asset liability build-ups using interim financial statements. **Analyzing Interim Financial Statements** is one of the courses in Small Business Lending Decision Process curriculum.

Analyzing Personal Financial Statements and Tax Returns

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2.5 hours	N/A	N/A	No
Instructor-Led	Foundational	7.5 hours	7.5 - Finance	N/A	Yes

Analyzing Personal Financial Statements and Tax Returns teaches how to use tax returns to help estimate the customer's ability to service debt and personal financial statements to value the customer's net assets in the event of liquidation. To aid in the process of learning personal cash flow analysis, participants study three cases. Personal financial statements, tax return forms, and cash flow worksheets are included as part of the case materials. This course is designed primarily for credit analysts and commercial loan officers who lend to individuals and small business. However, all bankers who need to increase their understanding of income tax returns and cash flow will benefit from attending this course.

Suggested Prerequisite(s): Financial accounting principles

Suggested Next Course(s): Analyzing Business Tax Returns

Analyzing the Company's Financial Performance and Condition

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	12 hours	N/A	N/A	No

Series 3: **Analyzing the Company's Financial Performance and Condition** is one of six series in Lending Decision Process library. In this series, learners will interpret repayment risks suggested by the company's historical financial performance and financial condition. This series includes 4 courses: Spreading Financial Statements, Analyzing the Balance Sheet, Analyzing the Income Statement, and Analyzing Combined Balance Sheets and Income Statements.

Suggested Prerequisite(s): Working knowledge of commercial credit and lending

Suggested Next Course(s): Cash Flow Analysis: UCA Fundamentals; Financial Statement Analysis; Structuring Commercial Loans

Appraisals

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2.5 hours	N/A	N/A	No

In this course, learners discover why appraisals are a critical component of the CRE underwriting process. This course uses the appraisal to validate the numbers provided by the customer, and to evaluate the ability of a property to generate the income necessary to repay the loan. **Appraisals** is one of the courses in Commercial Real Estate Lending Decision Process library.

Balance Sheet Analysis

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2 hours	N/A	N/A	No

Balance Sheet Analysis will prepare learners to evaluate the strength of the balance sheet through liquidity, leverage and net worth analysis. This course uses a combination of storytelling, application challenges, microlearning, and job aids to build a learner's confidence in their ability to read and interpret balance sheets. Bankers who need to interpret balance sheets will benefit from this course.

Borrower Analysis: Qualitative Factors

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	4 hours	N/A	N/A	No

Borrower Analysis: Qualitative Factors will prepare learners to develop a company overview, assess business strategy, and evaluate management adequacy. The course is designed for anyone who participates in the analysis or evaluation of the borrower's market conditions and management experience using qualitative factors.

Business of Commercial Banking

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1 hour	N/A	N/A	No

Business of Commercial Banking sets the stage for those unfamiliar with the commercial banking function. This course orients all bank personnel to best practices, key tools, and frameworks used in commercial banking.

Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	8 hours	N/A	N/A	No

Series 4: **The Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources** is one of six series in Lending Decision Process library. In this series, learners will examine a company's cash cycle and seasonal characteristics. They will interpret both short- and long-term borrowing causes and repayment sources. This series includes 3 courses: Business Cash Cycles, Seasonality, and Discovering Borrowing Causes and Repayment Sources.

Cash Flow Analysis: UCA Fundamentals

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	15 hours	15.0 - Finance	N/A	Yes

Cash Flow Analysis: UCA Fundamentals teaches the construction and analysis of direct and indirect cash flow statements so a credit analyst will have clearer insights into how a company generates and uses its cash resources. To achieve this, learners will construct a UCA cash flow statement, identify and analyze trends in cash flow, project and sensitize future cash flow, and determine the appropriate lending decision based on such projections. This course is designed for credit analysts, loan review personnel, and lenders new to cash flow analysis, as well as other commercial banking professionals who need to understand cash flow and how it helps determine a borrower's ability to repay loans.

Suggested Prerequisite(s): Financial accounting principles and basics of financial / cash flow analysis

Suggested Next Course(s): Financial Statement Analysis; Structuring Commercial Loans, Writing the Credit Analysis

Combined Balance Sheet and Income Statement Analysis

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2 hours	N/A	N/A	No

Combined Balance Sheet and Income Statement Analysis will prepare learners to interpret repayment risks suggested by the company's historical financial performance and financial condition, applying balance sheet and income statement measures to analyze liquidity, leverage, profitability, financial productivity, and efficiency.

Commercial Credit for Lenders

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Paper	Foundational	35-50 hours	N/A	N/A	No

Commercial Credit for Lenders is designed to teach participants the analytical and decision-making techniques they need to make sound credit decisions using financial accounting, financial statement analysis, and cash flow analysis. Tests at the end of each self-study module help participants assess their level of understanding of the content before they move on to the next module. Learners refer to sample credit files as they study illustrations and analyze liquidity, leverage, profitability, and cash flow, just as they would refer to an actual credit file when analyzing a potential borrower.

Commercial Lending School

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	80+ hours	47.5 - Finance 7.5 - Communications and Marketing 55.0 Total	N/A	Yes

Designed to be the equivalent of a bank's commercial training program, the Commercial Lending School offers an organized group of six core subjects woven together by four customized case studies to reinforce the learning experience:

- Credit Analysis Basics
- Analyzing Business Tax Returns
- Analyzing Personal Financial Statements and Tax Returns
- Writing the Credit Analysis
- Cash Flow Analysis
- Structuring Commercial Loans
- Optional: Commercial Real Estate Lending (additional fee applies)
- Optional: Self-Directed Online Learning Reinforcement Bundle (additional fee applies)

The program culminates in a final capstone case study that is completed individually as well as part of a group. The group presents its comprehensive write-up to a mock loan committee and receives live, constructive feedback. Each individual also receives a personalized critique from the instructor on their strengths and opportunities based on their time in the program so the coaching and growth can continue when returning to work.

Suggested Prerequisite(s): Foundational enterprise risk principles

Suggested Next Course(s): Detecting Problem Loans, Problem Loan Workouts, Commercial Loan Documentation

Commercial Loan Documentation

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	9 hours	N/A	N/A	No
Instructor-Led	Foundational	15 hours	15.0 - Finance	N/A	Yes

Commercial Loan Documentation is designed for those who prepare or interface with commercial loan paperwork. Participants will learn what documents are required in various transactions and be able to explain the content to bank customers. Specific areas of focus include authority, the forms themselves, third-party involvement, legal evidence of the loan, commitments, letters of credit, secured lending including all UCC aspects and types of collateral not subject to UCC requirements, and loan agreements. The course also reviews lender liability and general business law discussions.

Suggested Prerequisite(s): Working knowledge of commercial credit and lending

Suggested Next Course(s): Structuring Commercial Loans

Commercial Real Estate Lending Decision Process

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	20–25 hours	N/A	N/A	No

Commercial Real Estate Lending Decision Process is a library of 13 interactive, web-based courses, and an optional accounting refresher course. Together, these courses provide a comprehensive study of commercial real estate (CRE) lending. The curriculum begins with a description of CRE loan types, then progresses through an understanding of the underwriting process, leases, appraisals, loan structures, and related risks.

The CRE-LDP library includes the following courses:

CRE Lending Overview, Risk Areas, Drivers of Performance, Underwriting – Basics, Underwriting – Different Types of Commercial Properties, Underwriting – Example Calculations, Appraisals, Leases, Environmental Assessments, Loan Structure, Due Diligence and Documentation, Construction Lending, and Homebuilder Lending.

Commercial Real Estate Lending: Introduction

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Finance	7.5	Yes

Commercial Real Estate Lending: Introduction provides credit analysts and commercial lenders with a basic understanding of commercial real estate lending concepts and techniques for income-producing properties. Topics include key loan repayment sources, formulating conclusions with respect to a property's success, net operating income (NOI) and its components, the role of appraisals and environmental assessments, and characteristics or key elements of various property types.

Suggested Prerequisite(s): Financial accounting principles and basics of financial / cash flow analysis

Suggested Next Course(s): Analyzing Construction Contractors; Construction Loan Management; Problem Real Estate Loans; Understanding and Interpreting Real Estate Appraisals

Construction Lending

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	3 hours	N/A	N/A	No

In **Construction Lending** course, learners will explore the types of construction, the additional risks that accompany a construction project, and the process (including documentation differences) of a construction loan. **Construction Lending** is one of the courses in Commercial Real Estate Lending Decision Process library.

Suggested Prerequisite(s): Commercial Real Estate Lending: Introduction, or equivalent

Suggested Next Course(s): Analyzing Construction Contractors; Problem Real Estate Loans; Understanding and Interpreting Real Estate Appraisals

Construction Loan Management

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Finance	7.5	No

Construction Loan Management: Administering the Construction Loan Process cover the key components of managing risk in construction lending for loans to build commercial and residential buildings, as well as a line of credit for a residential homebuilder. It will also focus on the procedures to administer and monitor construction loans, including: feasibility studies, appraisals and environmental assessments, inspections, draw requests and advances, title insurance and lien issues, certificates of completion, retainages, and warranty issues. Beyond individual loans, the course also will provide formats for monitoring a portfolio of construction loans or builder lines, and key areas that should be reported to and monitored by the institution.

Suggested Prerequisite(s): Commercial Real Estate Lending: Introduction, or equivalent

Suggested Next Course(s): Analyzing Construction Contractors; Problem Real Estate Loans; Understanding and Interpreting Real Estate Appraisals

CRE Lending Overview

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	0.5 hours	N/A	N/A	No

In this course, learners examine the similarities and differences between C&I and CRE lending and the various types of loan requests. This course positions learners to match loan needs and loan types and to understand the link between loans and repayment sources.

CRE Lending Overview is one of the courses in Commercial Real Estate Lending Decision Process library.

Credit Analysis Manager Seminar

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	9 hours	N/A	9.0	Yes

Credit Analysis Manager Seminar Credit Analysis Manager Seminar is designed to provide participants with the resources to be successful in strategically managing the day-to-day realities while developing a plan to move teams forward in the right direction. In addition to providing good foundational practices for managing successful credit teams, the course will equip participants with techniques and strategies to build a high-performing and committed team. This course is designed for team leaders who oversee credit analysis, portfolio management, and underwriting teams as well as assistant team leaders or soon-to-become managers.

Critical Thinking

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	6.0 - Personal Development	6.0	No

Critical Thinking (Note: Available only via Private Class Subscription) helps build key skills to confidently navigate the shades of gray inherent in risk management. This is done through self-assessment of critical thinking competencies, exploration of the role of bias, ambiguity, and uncertainty when collecting information, forming questions and interpreting data, rigorous analysis models, systematic problem solving, and effective communication and evaluation of arguments. The goal of this course is to equip participants to use strong critical thinking skills to support best practices in risk management at their institutions.

Suggested Prerequisite(s): N/A

Suggested Next Course(s): 360° Negotiation Skills for Bankers; Managing Distressed Borrowers; Relationship Management Skills for Bankers

Detecting Problem Loans

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Finance	7.5	Yes

Detecting Problem Loans uses a nine-step process to detect early warning signs, analyze problem credits, and explore remediation options available to the bank. Participants will engage in discussions and case studies to develop their analytical and critical thinking skills, allowing them to apply these concepts in their daily work. The course is particularly suited for junior to mid-level commercial lenders, credit review and policy officers, and junior workout officers.

Suggested Prerequisite(s): Financial accounting principles and basics of financial / cash flow analysis

Suggested Next Course(s): Managing Distressed Borrowers; Problem Loan Workouts; Problem Real Estate Loans

Develop a Company Overview

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2.5 hours	N/A	N/A	No

This course will prepare learners to effectively interview a client to gather information about the borrower, build a company overview from the information gained, assess the quality of a customer's management team, and use third-party resources to look for ethics concerns. **Develop a Company Overview** is one of the courses in Small Business Lending Decision Process curriculum.

Document the Loan

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	0.75 hours	N/A	N/A	No

Upon completion of this course, learners will be able to specify the loan document components and elements that support the identified loan structure and ensure all documents are executed accurately. **Document the Loan** is one of the courses in Small Business Lending Decision Process library.

Drivers of Performance

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	0.5 hours	N/A	N/A	No

In this course, learners will examine the core components of commercial real estate to inform decision-making around loan approval and structure. Learners will use a checklist to identify the drivers of CRE performance and track their analysis. **Drivers of Performance** is one of the courses in Commercial Real Estate Lending Decision Process library.

Due Diligence and Documentation

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1 hours	N/A	N/A	No

In this course, learners will explore key instruments necessary to document a loan transaction and key elements of due diligence to be submitted and reviewed prior to closing. **Due Diligence and Documentation** is one of the courses in Commercial Real Estate Lending Decision Process library.

Environmental Assessments

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1 hours	N/A	N/A	No

When evaluating a loan request, one of the risks banks consider has to do with contamination of the environment. In this course, learners will examine the role of the environmental assessment process in the CRE lending decision process. **Environmental Assessments** is one of the courses in Commercial Real Estate Lending Decision Process library.

Ethics and Decision Making

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1 hours	N/A	N/A	No

Ethics and Decision Making is designed to help professional bankers develop a strong ethical foundation in decision-making. Through this course, learners will encounter nine stories or episodes. Each story illustrates one of Principles of Ethical Conduct which are “rules of reason” created jointly by Operational Risk and Enterprise Risk Management councils. As each story unfolds, learners will make decisions, reflect on the thinking behind their decisions, explore the possible consequences of their choices.

Financial Accounting

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	15-35 hours	N/A	N/A	No

Financial Accounting is a self-study course equivalent to a college-level course in accounting. By focusing on understanding the concepts of net income and cash flow, the participant learns accounting fundamentals — skills critical to effective credit analysis.

This course introduces the fundamental concepts and logic underlying the reporting of financial information. Understanding the logic behind the preparation of financial statements is crucial in interpreting the information reported and in providing a framework for analysis.

Financial Efficiency and Cash Cycles

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.75 hours	N/A	N/A	No

Upon completion of this course, learners will be able to compute and analyze the company’s efficiency ratios, make industry comparisons, determine the causes of liquidity and cash flow problems, and measure the company’s average cash cycles. **Financial Efficiency and Cash Cycles** is one of the courses in Small Business Lending Decision Process library.

Financial Statement Analysis

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	15 hours	N/A	N/A	Yes

Financial Statement Analysis equips participants with the analytical processes and decision-making techniques needed for making sound credit decisions. It focuses on business and industry risk analysis, management analysis, financial statement analysis, financial drivers, forecasting, and loan structuring. This course is particularly beneficial for commercial lending officers, relationship managers, cash management personnel, credit analysts, and branch managers with business loan responsibilities.

Suggested Prerequisite(s): Financial accounting principles

Suggested Next Course(s): Structuring Commercial Loans

Global Cash Flow

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Finance	N/A	No

Global Cash Flow: Foundations in GCF Concepts provides participants with a commercial lending risk assessment tool to estimate the probability of loan repayment from a business and its owners as borrowers or guarantors, and make an informed credit decision by combining the information in the business and personal cash flow statements to determine whether the combined global cash flow is sufficient to service the debt of the business, its owners, and its guarantors.

Suggested Prerequisite(s): Analyzing Business Tax Returns, Analyzing Personal Financial Statements and Tax Returns, Cash Flow Analysis

Suggested Next Course(s): Cash Flow Analysis: UCA Fundamentals, Financial Statement Analysis, Structuring Commercial Loans

Homebuilder Lending

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2 hours	N/A	N/A	No

Residential construction is a specific type of construction. It is unique in that repayment is not from cash flow or operating the property as income-producing, but rather from the sale of units. In this course, learners will examine the distinctive aspects of homebuilder loan requests, including the risks. **Homebuilder Lending** is one of the courses in Commercial Real Estate Lending Decision Process library.

Identifying Operational Risks

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Advanced	15 hours	N/A	N/A	No

To be successful in banking today requires a strong understanding of operational risk. How do you get your grounding with so many current and emerging risks? With **Identifying Operational Risks** course, professionals in all three lines of defense will learn how to address the industry's four greatest challenges - people, processes, external factors, and complex systems. You'll learn how to identify your organization's key risks and how to avoid common failures.

Income Statement Analysis

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2 hours	N/A	N/A	No

Bankers need to apply income statement measures to analyze the profitability of the company. **Income Statement Analysis** will prepare learners to evaluate revenue, expense, and efficiency trends. The course will also sharpen the learner's ability to dive deeper into the numbers and ask meaningful questions.

Industry, Management, and Economic Influences

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	3 hours	N/A	N/A	No

Series 1: **Industry, Management, and Economic Influences** is one of six series in Lending Decision Process library. The purpose of this series is to teach learners to interpret repayment risks related to industry, economic, market and management influences. This series includes 2 courses: Industry and Economic Influences and Understanding the Business.

Interpreting Quality and Consistency of Balance Sheet and Income Statements

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2.5 hours	N/A	N/A	No

Upon completion of this course, learners will be able to interpret the quality and consistency of balance sheets and income statements and ask questions of the client about balance sheet and income statement information. **Interpreting Quality and Consistency of Balance Sheet and Income Statements** is one of the courses in Small Business Lending Decision Process library.

Interpreting Quality of Financial Reports and Accounts

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	8 hours	N/A	N/A	No

Series 2: **Interpreting Quality of Financial Reports and Accounts** is one of six series in Lending Decision Process library. In this series, learners will interpret risks stemming from the quality of financial reports and underlying financial accounts. This series includes 2 courses: Interpreting Quality of Financial Reports and Accounts and Interpreting Quality and Consistency of Balance Sheet and Income Statements.

Interpreting Reliability and Comparability of Financial Statements

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.5 hours	N/A	N/A	No

Upon completion of this course, learners will be able to determine the borrower's compliance with GAAP and evaluate the comparability of financial statements. **Interpreting Reliability and Comparability of Financial Statements** is one of the courses in Small Business Lending Decision Process library.

Leases

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.25 hours	N/A	N/A	No

At the core of a property's financial success is the income generated by the tenants. In this course, learners will apply lease review techniques to verify the numbers being used in the financial analysis and understand any constraints placed on the property by concessions or options granted to a tenant. **Leases** is one of the courses in Commercial Real Estate Lending Decision Process library.

Lending Academy

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	30 hours	N/A	N/A	Yes

The **Lending Academy** (Note: Available only via Private Class Subscription) provides training in basic core skills for commercial lending and credit risk analysis. This introduction to commercial lending and credit risk analysis will help participants better understand what their customers need in order to run a successful business and what the bank needs in order to make sound lending decisions.

Suggested Prerequisite(s): Financial accounting principles

Suggested Next Course(s): Detecting Problem Loans, Writing the Credit Analysis

Lending Decision Process

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	35 – 50 hours	N/A	N/A	No

The Lending Decision Process (LDP) offers a sound foundation in the basics of commercial lending and credit. Through web-based, audiovisual features, these 17 courses (or six separate series) present the analytical and decision-making techniques needed to make sound credit decisions using financial accounting, financial statement analysis, and cash flow analysis.

The LDP library includes the following series:

Series 1: Industry, Management, and Economic Influences, **Series 2:** Interpreting Quality of Financial Reports and Accounts, **Series 3:** Analyzing the Company's Financial Performance and Condition, **Series 4:** The Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources, **Series 5:** Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability, and **Series 6:** Using Financial Projections to Fine Tune the Credit Analysis.

Lending to Non-Profit Organizations

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Intermediate	7.5 hours	7.5 - Specialized Knowledge	7.5	No

Lending to Non-Profit Organizations is designed for loan and credit officers who have little or no experience in the field of nonprofit lending. It provides the knowledge and skills needed to make informed lending decisions by exploring the various types of nonprofit organizations (NPOs) and demonstrating methods for analyzing and lending to them. It also covers accounting under Financial Accounting Standards Board (FASB) Statements of Financial Accounting Standards (SFAS) Nos. 116, "Accounting for Contributions Received and Contributions Made," and 117, "Financial Statements of Not-for-Profit Organizations."

Suggested Prerequisite(s): Financial and fund accounting principles and basics of financial / cash flow analysis

Suggested Next Course(s): N/A

Leveraged Loan Transactions

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Intermediate	11.25 hours	11.0 - Finance	11.0	No

Leveraged Loan Transactions teaches the sources of risk stemming from leveraged transactions, why some transactions carry more risk than others, how to evaluate and underwrite the risk, and then once booked, how to monitor and manage the risk. These transactions warrant complex credit underwriting including the analysis of financial statements, projections, and cash flow. Through a mix of discussion, small group activities, and case studies, participants are better prepared to apply the content learned when they return to their jobs. The longer version of this course covers similar topics as the shorter version but has additional case studies. Those in underwritings, origination, and loan review would benefit, as would regulators or CPAs seeking a better understanding of bank underwriting practices in complex loans.

Suggested Prerequisite(s): Financial accounting principles and basics of financial / cash flow analysis

Suggested Next Course(s): Detecting Problem Loans, Problem Loan Workouts, Structuring Commercial Loans

Loan Structure

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1 hour	N/A	N/A	No

In this course, learners will identify key components of loan structure and review the use of loans covenants as well as other techniques to protect property cash flow, property value, and the loan itself. **Loan Structure** is one of the courses in Commercial Real Estate Lending Decision Process library.

Managing Distressed Borrowers

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Intermediate	6 hours	N/A	N/A	No

As loan quality diminishes, the prevalence of problem loans and subsequent workouts is increasing rapidly across the banking industry. Whether your bank's strategy is to hold, restore, liquidate, charge off, or exit the loan, a very specific, differentiated skillset is required for lending professionals who must deal with the distressed borrower to achieve the best outcome for all involved. With the stakes high, it's critical that both experienced workout officers and those who are transitioning into this position be equipped with the tools and know-how needed to deal with the new normal. Designed as an advanced tool to quickly transition lending professionals from their current roles to a loan workout banker, this course will review the keys to sound, successful problem loan workouts and offer hands-on experience in the form of interactive, challenging case studies from a variety of industries.

Suggested Prerequisite(s): Financial accounting principles and basics of financial / cash flow analysis

Suggested Next Course(s): 360° Negotiation Skills for Bankers; Critical Thinking; Relationship Management Skills for Bankers

Model Validation and Governance

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Intermediate	12.5 hours	12.5 - Finance	12.5	No

Financial institutions' inventory and complexity of models continues to rise substantially. Banks are increasingly using models built with advanced analytical methodologies for their decision-making. Model Risk Management (MRM), when done correctly, assists firms in critical areas such as capital allocation and stress testing. With increasing automation and digital processes becoming a regular portion of business processes, the need for effective and efficient MRM has never been greater. These models are a very large source of risk as financial institutions are increasingly reliant on them and errors in coding can result in losses of hundreds of millions of dollars. Sometimes, the use of model outputs is the source of critical mistakes where large key risk measures are misunderstood and/or ignored, giving rise to large market losses. This learning opportunity will explore best practices for conducting model risk management in financial institutions by utilizing case studies on topical risk quantification models. Participants will enhance their knowledge in model risk management to better develop and implement effective procedures for model validation and model governance.

Suggested Prerequisite(s): Some prior exposure to risk modeling

Suggested Next Course(s): Risk Management Academy

Monitor the Loan and Look for Opportunities

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.5 hours	N/A	N/A	No

Upon completion of this course, learners will be able to identify all required reporting covenants, identify all reporting requirements, and review third-party information sources. **Monitor the Loan and Look for Opportunities** is one of the courses in Small Business Lending Decision Process library.

Non-Seasonal Events and Trends

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2.5 hours	N/A	N/A	No

Upon completion of this course, learners will be able to identify causes for long-term borrowing, identify ways to reduce long-term borrowing needs, calculate cash flow and coverage ratios, and analyze a company's coverage ratios. **Non-seasonal Events and Trends** is one of the courses in Small Business Lending Decision Process library.

Preparing Financial Statements for Analysis

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	5 hours	N/A	N/A	No

Upon completion of this course, learners will understand the three purposes for spreading financial statements and the use of common-size financial statements to compute and analyze the company's liquidity ratios, leverage ratios, profit margins, make industry comparisons, and determine the company's profitability. **Preparing Financial Statements for Analysis** is one of the courses in Small Business Lending Decision Process library.

Problem Loan Workouts

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Intermediate	7.5 hours	7.5 - Finance	7.5	Yes

Problem Loan Workouts teaches participants to develop and implement successful workout programs. The course material is presented in seven modules building on the "Five Stages of Problem Loan Resolution" presented in the introduction along with two case studies. Problem Loan Workouts is intended for loan officers and other credit professionals who need to understand the keys to minimize problem loans and how to deal with them once they occur.

Suggested Prerequisite(s): Financial accounting principles and basics of financial / cash flow analysis

Suggested Next Course(s): Detecting Problem Loans; Managing Distressed Borrowers; Problem Real Estate Loans

Problem Real Estate Loans

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Intermediate	7.5 hours	7.5 - Finance	7.5	Yes

Problem Real Estate Loans is designed for lenders who may experience problem real estate loans in their portfolios. Explore the underlying business drivers for commercial real estate, the reasons for problem loans in real estate, and common factors leading to problem loans. This course provides an analytical framework and outlines various options for dealing with problem real estate credits, including the advantages and disadvantages of workouts, various workout strategies, and deed-in-lieu and foreclosure considerations. Participants should have knowledge of basic commercial real estate underwriting concepts such as vacancy factors, capitalization (cap) rates, net operating income (NOI), legal structures for business entities, and construction finance basics.

Suggested Prerequisite(s): Commercial Real Estate Lending: Introduction, or equivalent

Suggested Next Course(s): Analyzing Construction Contractors; Construction Loan Management; Detecting Problem Loans; Managing Distressed Borrowers; Understanding and Interpreting Real Estate Appraisals

Recommend the Structure of the Small Business Loan

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.5 hours	N/A	N/A	No

Upon completion of this course, learners will be able to structure and document a small business loan prospect, match the appropriate loan type with the customer's needs, qualify the secondary repayment sources, identify sources of collateral, determine if the loan (with its risks) should still be approved, and identify key covenants. **Recommend the Structure of the Small Business Loan** is one of the courses in Small Business Lending Decision Process library.

Relationship Management Skills for Commercial Lenders

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Communications and Marketing	7.5	Yes

In today's banking environment, professionals must have knowledge of all areas of financial services. In order to grow your banks' portfolios, you must continue to find opportunities and, at the same time, manage your portfolio's credit quality. To do this, you need sales and customer service skills as well as an understanding of credit and corporate finance. **Relationship Management Skills for Commercial Lenders** gives participants an opportunity to practice a systematic approach to managing a commercial banking customer relationship. The course introduces a relationship-building model for uncovering client needs, providing ideas and solutions, and ultimately matching the company's needs with financial products and services.

Suggested Prerequisite(s): Financial accounting principles and basics of financial / cash flow analysis.

Suggested Next Course(s): 360° Negotiation Skills for Bankers; Critical Thinking; Managing Distressed Borrowers

Risk Areas

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2 hours	N/A	N/A	No

In this course, learners will assess a commercial property's ability to succeed and meet loan repayment requirements. Learners will evaluate the risk factors affecting the performance of commercial real estate and the specific risks associated with particular types of loan requests. **Risk Areas** is one of the courses in Commercial Real Estate Lending Decision Process library.

Risk Management Academy

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Intermediate	16.5 hours	16.5 - Management Services	16.5	Yes

This course provides an intermediate-level overview of risk management in financial institutions. You'll explore major risk types, stakeholder requirements, key frameworks, and constraints such as capital and liquidity. Case- and activity-driven, it emphasizes practical application over theory. Through risk scenarios, you'll practice thinking like a Chief Risk Officer (CRO), culminating in group presentations to a board of directors with risk assessments and recommendations. Designed for professionals in institutions with \$10–\$100 billion in assets, it is best suited for mid- to senior-level roles with a foundation in enterprise risk.

Suggested Prerequisite(s): Foundational enterprise risk principles

Suggested Next Course(s): Model Validation & Governance

Small Business Lending Decision Process

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	25-30 hours	N/A	N/A	No

Small Business Lending Decision Process (SB-LDP) is a library of 14 interactive, web-based courses, plus an optional accounting refresher course, designed to teach learners the analytical and decision-making techniques they need to evaluate small business lending opportunities and make sound credit decisions.

The SB-LDP library includes the following courses: Develop a Company Overview, Analyze Market and Industry Risks, Interpreting Reliability and Comparability of Financial Statements, Interpreting Quality and Consistency of Balance Sheet and Income Statements, Preparing Financial Statements for Analysis, Financial Efficiency and Cash Cycles, Analyzing Interim Financial Statements, Non-seasonal Events and Trends, Using Tax Returns to Analyze the Borrower, Analyze Personal Finance Statements and Tax Returns, Analyze Global Cash Flow, Recommend the Structure of the Small Business Loan, Document the Loan, and Monitor the Loan and Look for Opportunities.

Suggested Prerequisite(s): Financial accounting principles, basics of financial / cash flow analysis, exposure to small business lending

Suggested Next Course(s): Analyzing Business Tax Returns; Analyzing Personal Financial Statements and Tax Returns; Global Cash Flow

Structuring Commercial Loans

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	5 hours	N/A	N/A	No
Instructor-Led	Foundational	7.5 hours	7.5 - Finance	N/A	Yes

Structuring Commercial Loans teaches the fundamental principles of how to structure a commercial or corporate loan. Areas of focus include keys to loan structuring, importance and role of loan covenants, seasonal and term loan structuring, collateral support and guaranty issues, and permanent working capital, term loan, and bridge financing. In the process, participants will learn to match loan type, terms and conditions to the borrower's needs while establishing primary and secondary sources of repayment in a manner that addresses underlying credit risks. This course is designed for individuals who either lend money or supervise others in the commercial lending function.

Suggested Prerequisite(s): Financial accounting principles and basics of financial / cash flow analysis

Suggested Next Course(s): Detecting Problem Loans, Writing the Credit Analysis

Understanding and Interpreting Real Estate Appraisals

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Finance	7.5	Yes

Understanding & Interpreting Real Estate Appraisals teaches management, bankers, loan administrators, loan reviewers, and administrators of bank appraisal programs the issues involved in ordering and reviewing real estate appraisals. It also provides a foundation in the terminology, methods, regulations, and review of appraisals for lending purposes. This includes an overview of appraisal methods and techniques, the cost, sales comparison, and income value approaches, an introduction to the appraisal review process based on requirements and best practices, when to ask for an appraisal, how to order one, what information an appraisal should provide, and how to review an appraisal for compliance, common errors, and critical information.

Suggested Prerequisite(s): N/A

Suggested Next Course(s): Analyzing Construction Contractors; Construction Loan Management; Problem Real Estate Loans

Underwriting – Basics

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	2 hours	N/A	N/A	No

While many components determine whether a loan request is approved, cash flow remains the primary form of repayment. In this course, learners will examine the components and best practices of CRE underwriting and practice underwriting a CRE loan request.

Underwriting – Basics is one of the courses in Commercial Real Estate Lending Decision Process library.

Underwriting – Different Types of Commercial Properties

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.25 hours	N/A	N/A	No

While all CRE properties share core characteristics associated with income and cash flow, there are distinct differences in the lease structures that affect both income and expenses. In this course, learners will examine property characteristics and differences relative to the underwriting process. **Underwriting – Different Types of Commercial Properties** is one of the courses in Commercial Real Estate Lending Decision Process library.

Underwriting – Example Calculations

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.25 hours	N/A	N/A	No

While all CRE properties share core characteristics associated with income and cash flow, there are distinct differences in the lease structures that affect both income and expenses. In this course, learners will examine property characteristics and differences relative to the underwriting process. **Underwriting – Different Types of Commercial Properties** is one of the courses in Commercial Real Estate Lending Decision Process library.

Using Financial Projections to Fine Tune the Credit Analysis

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	6 hours	N/A	N/A	No

Series 6: **Using Financial Projections to Fine Tune the Credit Analysis** is one of six series in Lending Decision Process library. In this series, learners will construct and analyze financial projections to interpret future ability to repay debt, identify the most appropriate type of loan, and to evaluate margins of protection in the event of changes in business, industry, or management risks. This series includes 3 courses: Assessing Short-term Repayment Ability Using Monthly Pro Formas, Preparing and Interpreting Annual Financial Projections, and Using Projections to Help Determine Appropriate Loan Type.

Using Tax Returns to Analyze the Borrower

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Self-Directed Online	Foundational	1.75 hours	N/A	N/A	No

Upon completion of this course, learners will be able to identify specific tax forms needed in order to evaluate a business loan request, find information needed about a borrower from their tax returns, identify additional information needed from the business to process the loan application, and explain how rules for reporting income differ from financial statement rules. **Using Tax Returns to Analyze the Borrower** is one of the courses in Small Business Lending Decision Process library.

Writing the Credit Analysis

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Instructor-Led	Foundational	7.5 hours	7.5 - Communications and Marketing	N/A	Yes

Writing the Credit Analysis focuses on skills needed to write an effective credit memorandum. Learn techniques for creating, analyzing, improving, and reviewing your own credit write-ups. Apply these techniques in class individually and in small group exercises. The instructor will demonstrate and explain, and the participants will then practice critiquing, writing, and revising credit memorandum excerpts.

Suggested Prerequisite(s): N/A

Suggested Next Course(s): Structuring Commercial Loans; Cash Flow Analysis: UCA Fundamentals

RMA by ProSight

Professional Credentials and Assessments:

Credit Risk Certification

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Credential	Intermediate	5 hours	N/A	N/A	No

The **Credit Risk Certification (CRC)** is the only recognized professional designation for credit and lending professionals, and earning it gives added credibility among colleagues and clients alike. The CRC demonstrates a commitment to the credit risk industry and a level of industry knowledge that has been recognized by an objective, outside organization. The CRC program measures an individual's grasp of fundamental concepts, the application of those concepts, and the best thinking on the subject. For more information, go to <https://www.rmahq.org/credentialing/crc/>

Suggested Prerequisite(s): 3-5 years commercial lending experience

Suggested Next Course(s): N/A

Diagnostic Assessment of CRE Credit & Lending Skills

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Assessment	Foundational	1-2 hours	N/A	N/A	No

The **Diagnostic Assessment of CRE Credit and Lending Skills** consists of 60 test questions designed to probe for commercial real estate competency of your commercial real estate lenders. The assessment will help you determine what training, if any, is required to bring personnel up to prescribed levels of knowledge. The assessment can be taken by credit and lending professionals with at least 18 to 30 months of commercial real estate experience who have command of standard credit skills: cash flow, balance sheet and income statement analysis, and tax returns.

Diagnostic Assessment of C&I Credit and Lending Skills

Delivery:	Level:	Duration:	NASBA CPE Credit:	CRC Credit:	Pework Required:
Assessment	Foundational	3-5 hours	N/A	N/A	No

The purpose of the **Diagnostic Assessment of C&I Credit and Lending Skills** is to identify training needs specific to core competencies in commercial credit and lending. The assessment is designed for professionals actively engaged in the commercial credit and lending functions in a bank with a suggested minimum of 18–24 months experience. The C&I Diagnostic Assessment provides feedback in terms of knowledge, skills, and abilities. It identifies the current level of competency and provides an opportunity to enhance individual performance and contribute to improved institutional performance.

For more information, contact Professional Development Account Manager, [Josh Bremier](#)

About ProSight

ProSight Financial Association, formed through the merger of two trusted non-profits—BAI (Bank Administration Institute) and RMA (Risk Management Association)—combines over a century of expertise in retail and commercial banking, regulatory compliance, and risk management. As a not-for-profit professional association, ProSight equips financial institutions to navigate evolving customer needs, technology, and complex risk and compliance landscapes through industry-leading training, thought leadership, research, and decision-support tools. Its offerings include professional development, benchmarking, and resources on risk, compliance, fraud, retail, and commercial banking, as well as exclusive peer-sharing through roundtables, conferences, seminars, and local chapters across North America. Dedicated to advancing knowledge and connections without lobbying, ProSight provides financial professionals with trusted insights, tools, and networks to meet challenges with confidence.

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