



ALABAMA BANKERS ASSOCIATION

Breaking into Banking 101: Fundamentals of Commercial Lending

February 23, 2023 Virtual Live Event via Zoom

**Time: 8:30 am – 4:00 pm CT
(Lunch break from 12:00 – 1:00 pm)**

**Fees: \$395 per Member
\$595 per Non-Member**

Event will be recorded and available for two weeks.

About the Program

Commercial lending can be intimidating because of its complexity and the risk-oriented nature of the work. This course is a clear and thorough introduction to the key concepts, terminology, and processes involved in credit and lending. It doesn't assume much prior knowledge of the topic, so it's **ideal for those in their first year in the industry**. Learners will walk away with a clear understanding of their job and how their specific role fits into the bank's overall profitability goals.

Topics include:

- The Business of Banking
- Why Businesses Borrow Money
- The Art of Underwriting: Part I & II
- Loan Structuring: Part I & II
- The Credit Approval Process
- Loan and Portfolio Monitoring
- The Complex Lending Machine
- Test Drive Your Job

Who should attend?

New credit analysts, lenders, and underwriters, as well as bankers who don't do credit analysis but need a working knowledge of the process.

[Click Here to see Andy Keusal discuss the Fundamentals of Commercial Lending](#)

[Each registrant will receive an email by February 21 with Zoom login information and materials.](#)

For more information, contact Elizabeth Bailey, vice president of professional development at (251) 510-3593 or email ebailey@alabama.bank

***For information on important policies please visit our website at
<https://www.alabama.bank/policies>***