

AIB COMMERCIAL LENDING DIPLOMA

NAME _____

DATE _____
































Commercial lending is central to the banking business. Commercial lenders respond to the needs of current or potential bank customers who are seeking loans to support their business enterprises. Lenders make and service loans using formalized processes that include: securing pertinent information on the business and the need for the loan, analyzing related financial data, conducting credit checks, preparing necessary documents and agreements, calling on customers, and resolving actual or potential credit issues.

This curriculum is comprehensive in that it addresses broad banking understanding, financial accounting, commercial lending and credit analysis, product knowledge — both credit and deposit products for small businesses — legal and regulatory issues, and a number of other topics that support the overall business relationship.

The program is well suited to management trainees, new commercial lenders, and those individuals in lending support positions.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade	Course	Delivery Options			
					
	AIB Principles of Banking				
	AIB Analyzing Financial Statements*				
	AIB Commercial Lending				
	AIB Credit Products for Small Business Customers				
	AIB Dealing Effectively with Co-workers				
	AIB Deposit Products for Small Business				
	AIB Ethical Issues for Bankers				
	AIB Financial Accounting*				
	AIB Law and Banking: Principles				
	AIB Managing Time at Work				
	AIB Presentation Skills				
	AIB Relationship Selling to Small Business Customers				
	AIB Servicing & Growing Small Business Relationships				

The AIB Commercial Lending Diploma meets the pre-certification education requirements for the Certified Lender Business Banking (CLBB) designation through the Institute of Certified Bankers (ICB).

AIB Diploma Code: 11



Visit www.aba.com/training, call 1-800-BANKERS
or contact your Local ABA Training Provider for more information.