

ICBA Certified

Commercial Loan Officer



ICBA Commercial Lending InstituteSM

Loans are the most significant risk in most banks' portfolios. This program helps develop the necessary credit skills to maintain and manage a commercial credit portfolio. Participants learn the analytical processes needed to reach a conclusion about the borrower's repayment ability. Prior cash flow analysis and financial statement analysis training is helpful.

Learning Objectives:

- Understand loan applications, underwriting, analysis, decision, closing, and monitoring.
- Outline loan underwriting and analysis basics.
- Conduct credit analysis and building the loan package.
- Review group case studies on loan requests.
- Understand collateral pricing, loan covenant, commitment letters, and loan management and monitoring.
- Analyze legal issues.

Who should attend:

Individuals who are currently in a commercial lending role and looking to refresh or gain additional skills and those who are assuming commercial lending responsibilities. Prior cash flow analysis and financial statement analysis training is helpful.

Offered once annually:

- In-person classroom setting
- Visit icba.org/seminars for date and location

Fees (subject to change):

ICBA Member \$2,299
(\$2,799 with testing fee)

Non-Member \$2,999
(\$3,499 with testing fee)

Non-Banker \$3,999
(\$4,499 with testing fee)

Certification Testing \$500

Designation	Requirements	CPE Credits Earned
CCLO	ICBA Commercial Lending Institute SM 15 CPE credits every two years. Certification renewal fee: \$125	45 Program Level: Intermediate Prerequisites: No previous experience or training necessary Delivery Method: Group Live Field of Study: Specialized Knowledge
Share Certification Success Community bankers who achieve certification earn a digital badge and can effortlessly share with the world what they have achieved, from what entity it was achieved, and why it matters. ICBA Education's digital credentials cannot be falsified and protect the integrity of the learner's accomplishment.		National Association of State Boards of Accountancy ICBA Education 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: nasbaregistry.org .

For more detailed information | icba.org/certification | 800-422-7285