

# ABA Certificate in Commercial Lending

**Total  
Diploma Price\*  
\$600**

## Training You Can Depend On!

How well your staff is trained impacts your bank's performance. That's why so many banks turn to ABA, the leader in bank training. Courses are available whenever and wherever your staff needs them.

ABA certificates and diplomas have long been recognized industry-wide.

Either as stand-alone courses to meet immediate needs, or as important initial steps along a financial services career path, ABA offerings enhance the skills of your staff and your organization's position in the marketplace.

For more information on ABA diploma programs, contact the MBA's Member Services at 410-269-5977.

The **ABA Certificate in Commercial Lending** focuses on financial statement analysis and commercial lending, will familiarize lenders with both audited and unaudited statements, and fill any gaps in your understanding of credit analysis and underwriting. Pre and post-tests allow seasoned lenders to test out, and more importantly, let the industry know you are "credit trained" and ready to bring in new, qualified business.

### Required Courses

Students must successfully complete the following courses.

Course	Recommended Delivery Method	Current Price*
Level 1: Understanding Business Borrowers	Self-paced Online	\$150
Level 2: Analyzing Business Financial Statements and Tax Returns	Self-paced Online	\$150
Level 3: Analyzing Personal Financial Statements and Tax Returns	Self-paced Online	\$150
Level 4: Qualitative Analysis and Determining a Credit Risk Rating	Self-paced Online	\$150
Level 5: Loan Structuring, Documentation, Pricing and Problem Loans	Self-paced Online	\$150

The estimated time to complete these 5 courses is approximately 33 hours. Students have access to the curriculum for 1 year from date of purchase.

For the ABA Business Banking & Commercial Lending Diploma, the ABA Certificate in Compliance Lending is an equivalent of completing Analyzing Financial Statements and Commercial Lending.

\*\*Prices are subject to change. Prices reflected in this flyer are effective as of 9/1/16 and apply to MBA Members only. The total certificate price for non-members is \$875.

## **Delivery Methods**

A variety of delivery methods are available, however the current recommended methods are listed. The availability depends on the specific course.

**Instructor-Led Online**—These traditional online courses offer flexibility, but give you the support of an instructor and student network. Students complete assignments within a set timeframe.

**Self-paced Online**—These short and fast courses are easily completed in as little as a few hours, using self-check quizzes.

**Classroom**—Courses are occasionally offered through local Community Colleges or through in-bank training.

## **FAQ**

*How do I register for the courses?*

Students may register online through the Maryland Bankers website at [www.mdbankers.com](http://www.mdbankers.com), faxing a registration form or by emailing [mdbankers@mdbankers.com](mailto:mdbankers@mdbankers.com).

*How long does it take to complete this diploma?*

It's up to you and depends on how often the classes are offered. Typically, the diploma can be completed in less than one year.

*How many classes can I take at one time?*

Also, up to you. To balance with work, family and study, we recommend that students take no more than two instructor-led online courses at one time.

*Are any of the courses reciprocal for college credit?*

Yes, 12 of the ABA Instructor-led online courses have been recommended for college credit. Alternatively, any of your previous college coursework is eligible for review toward ABA diplomas.

*Other questions?*

Contact the MBA's Member Services, at (410) 269-5977 or by email at [mdbankers@mdbankers.com](mailto:mdbankers@mdbankers.com).

