# COMMERCIAL BANKING & CREDIT ANALYST (CBCA®) CERTIFICATION



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# Introduction to CBCA® Certification

The Commercial Banking & Credit Analyst (CBCA®) Certification course teaches skills in commercial lending and banking, such as financial analysis, credit evaluation, loan structuring, and risk management. The course prepares you for the exam and consists of 59 modules, of which 19 are required for exam eligibility. The CBCA® certification can enhance your job prospects and demonstrate your proficiency in commercial banking and credit analysis. Upon completion of the course, you will receive a certificate of completion.



## Why Choose Chools?

Numbers That Speak for Themselves:

- 10,000+ Successful Alumni: Join a network of impactful professionals.
- 95% Job Placement Rate: Secure your future with Chools' proven track record.
- 20+ Years of Excellence: Trust in a legacy of education and industry expertise.
- 200+ Industry Partnerships: Leverage our connections for real-world insights and opportunities.

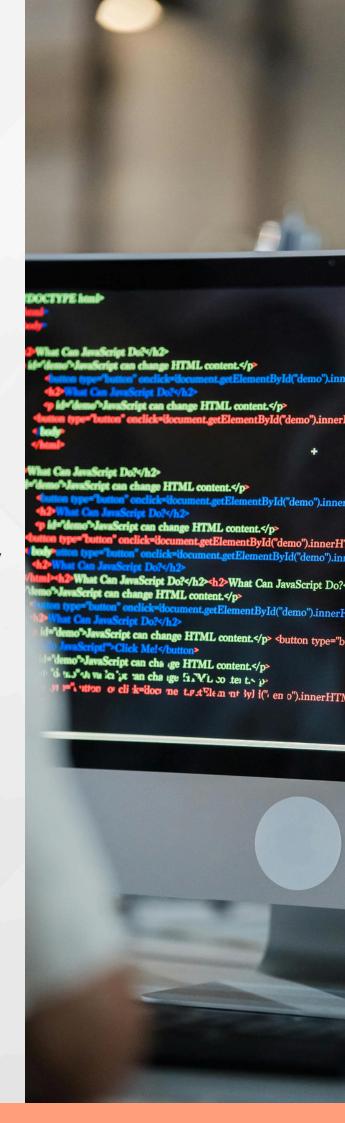
## What Sets Us Apart?

- Expert Instructors: Learn from industry veterans with hands-on experience.
- Hybrid Learning Model: Balance online flexibility with in-person engagement.
- Comprehensive Curriculum: Stay ahead with courses designed meet market demands.
- Community and Networking: Be part of an active community of learners and professionals.

## Who Can Apply?

## **Eligibility Criteria:**

- You must have an interest in a career in credit analysis or be currently enrolled or graduated from a college degree program.
- You must register for the CBCA® exams and pay the required fees.



 You must complete 16 required core modules and pass the final exam with a score of at least 70%.

# **Program Overview**

The CBCA® Certification Program provides a comprehensive education in commercial banking and credit analysis. Our curriculum covers a wide range of topics to ensure a thorough understanding, combining theoretical knowledge with practical, hands-on experience.

#### **Learning Mode:**

- Hybrid Learning Model: Combines online learning with in-person sessions for flexibility and interactive engagement.
- Interactive Sessions: Includes live webinars, workshops, and Q&A forums with expert instructors and peers.
- **Self-paced Learning**: Access course materials anytime, allowing you to learn at your own pace.



#### PROGRAM OBJECTIVES

- Prepare to take the CBCA® exam and earn the CBCA® certification.
- Understand the principles and practices of commercial lending and banking.
- Develop techniques for financial analysis and credit evaluation.
- Learn how to structure loans and manage credit risk.
- Understand risk management and its applications in commercial banking.
- Apply ethical standards and professional conduct in credit analysis.
- Foster continuous learning and personal growth.
- Encourage teamwork and collaboration.
- Prepare for advanced roles in commercial banking and credit analysis.

#### **EXPECTED OUTCOMES**

- Proficiency in commercial banking and credit analysis principles and techniques.
- Practical experience through hands-on exercises.
- Strong analytical and problem-solving skills.
- Application of best practices in commercial lending and banking.
- Innovation in understanding and managing credit risk.

#### **SKILLS LEARNED**

- **Financial Analysis:** Techniques for analyzing financial statements.
- Credit Evaluation: Understanding credit evaluation and assessment.
- Loan Structuring: Developing skills in loan structuring and management.
- Risk Management: Techniques for managing risk in commercial banking.
- **Ethics:** Applying ethical standards and professional conduct in credit analysis.
- Strategic Thinking: Developing and implementing strategic initiatives for commercial banking.
- Decision-Making: Making informed decisions based on credit analysis insights.
- Communication Skills: Enhancing communication and interpersonal skills.





# Program Outline

#### **Required Core Modules**

#### Module 1: Financial Statement Analysis I

 Introduction to basic financial statement analysis techniques.

#### **Module 2: Financial Statement Analysis II**

Advanced techniques for analyzing financial statements.

#### Module 3: Credit Evaluation I

Fundamentals of evaluating creditworthiness.

#### **Module 4: Credit Evaluation II**

 Advanced methodologies for credit evaluation.

#### Module 5: Loan Structuring I

Basics of structuring commercial loans.

#### Module 6: Loan Structuring II

Advanced techniques in loan structuring.

#### **Module 7: Risk Management I**

Fundamentals of risk management in commercial banking.

#### Module 8: Risk Management II

 Advanced strategies for managing banking risks.

#### Module 9: Professional Ethics I

Understanding ethical standards in commercial banking.

#### Module 10: Professional Ethics II

Applying ethical standards in professional conduct.

# Module 11: Financial Markets and Products I

Basics of financial markets and their products.

# Module 12: Financial Markets and Products II

 Advanced concepts of financial markets and products.

#### Module 13: Commercial Lending I

Fundamentals of commercial lending practices.

#### **Module 14: Commercial Lending II**

Advanced techniques in commercial lending.

#### **Module 15: Credit Analysis I**

Basics of credit analysis principles.

#### Module 16: Credit Analysis II

Advanced techniques in credit analysis.





# Program Outline

#### Module 17: Portfolio Management I

· Basics of managing credit portfolios.

#### Module 18: Treasury Management I

Techniques for effective treasury management in banking.

#### **Module 19: Data Analysis for Credit Analysts I**

Techniques for analyzing data specific to credit analysis.

#### **Enrollment Now Open!**

Take the first step towards mastering commercial banking and credit analysis. Enroll in our **Commercial Banking & Credit Analyst (CBCA®) Certification** Program and enhance your career with Chools.