

Course Overview

A practical, end-to-end course designed to turn you into a job-ready credit analyst.

Credit Analyst Academy is built around how credit is **assessed in commercial lending**, rather than theory alone. Across 20 practical modules, you will progress from financial fundamentals to advanced credit analysis, developing the skills to **assess risk, structure lending transactions and produce a professional credit submission**.

You will build a **complete three-way financial model** and prepare a **bank-standard credit paper**, supported by applied exercises, real-world scenarios and mentor feedback.

Today's Problem

Breaking into credit analysis is one of the most challenging entry points in banking.

Employers expect experience, but gaining that experience often requires getting hired first, creating a cycle that keeps many candidates stuck.

Each role attracts hundreds of applicants, yet only a small number progress to interviews.

Why?

Most candidates cannot demonstrate the **practical credit skills** hiring managers look for, making it difficult to secure an interview.

Even when candidates reach the interview stage, they lose out to others who have practical experience in commercial lending.

Hiring managers are looking for candidates who can:



Assess real lending transactions with confidence



Identify and articulate key credit risks



Build and interpret three-way financial models



Deliver clear, structured credit recommendations

The ability to prepare a structured, bank-standard credit submission is what sets candidates apart.

Our Approach

Credit Analyst Academy is designed to bridge the gap between **theoretical knowledge and real credit capability**.

Practical and Flexible Learning

Designed for working professionals and university students, the course is self-paced and typically completed within **3 to 6 months**, alongside full-time work or study commitments.

Built Around Real Lending Scenarios

Learn through real lending scenarios that reflect how transactions are assessed, structured and approved in commercial lending.

Mentor Guidance

Receive direct feedback from experienced bankers to refine your analysis, strengthen your thinking and improve your credit writing.

Designed by Experienced Bankers

Developed by business banking professionals who have assessed and structured credit transactions across major Australian banks.

Who This Course Is For

This course is designed for individuals looking to **enter or progress in commercial lending roles**, including:

Aspiring credit analysts seeking to break into banking

Bankers transitioning into credit roles

Accountants moving into commercial lending

Finance and risk professionals developing credit capability

University students pursuing careers in banking

How We Build Credit Capability

The course follows a structured progression aligned to how credit capability is developed in commercial lending, combining **technical learning, applied practice and real-world assessment**.

Stage 1: Foundations

Build a strong foundation in financial analysis and core credit principles through guided modules and applied exercises.

- Financial statement analysis
- Cash flow and working capital analysis
- Core credit risk fundamentals

Stage 2: Application

Apply your knowledge to real lending scenarios and develop commercial judgement through practical exercises and analysis.

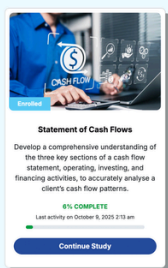
- Case studies reflecting real lending scenarios
- Identify and assess key credit risks and structure lending transactions
- Credit analysis and decision-making

Stage 3: Execution

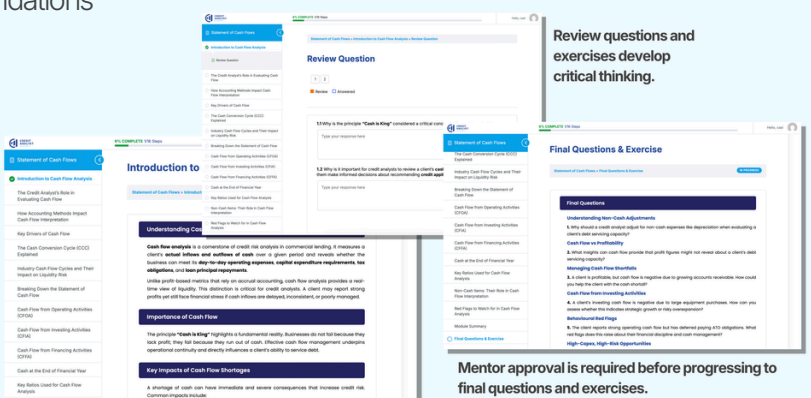
Produce work aligned to real bank standards, supported by structured assessments and mentor feedback to refine your output.

- Build and interpret a three-way financial model
- Prepare a professional, bank-standard credit paper
- Present clear, structured credit recommendations

Throughout the course, learning is delivered through a guided experience that reinforces both technical capability and commercial judgement.



Structured module overview with clear learning objectives.



Topics are easy to navigate with guided content flow.

Mentor approval is required before progressing to final questions and exercises.

Final questions and exercises focus on practical credit application.

Built by Experienced Bankers

Learn from professionals with deep, real-world experience in commercial lending, credit analysis and team leadership at major Australian banks.



Darren McNamara Co-Founder

Darren McNamara brings over **40 years of experience in business and commercial banking** with senior roles across ANZ, Westpac Group and Commonwealth Bank.

He has spent decades mentoring analysts and bankers, helping them develop the commercial judgement, structured thinking and credit capability required to succeed.

At Credit Analyst Academy, Darren ensures participants understand **how credit decisions are made in real banking environments** and how to apply structured thinking to complex transactions.

Thanh Do Co-Founder

Thanh Do brings over **15 years of experience in commercial banking** with deep expertise in financial analysis, credit structuring and risk assessment.

She has led high-performing lending teams and is passionate about developing talent, having mentored analysts into senior roles.

At Credit Analyst Academy, Thanh focuses on helping participants build **technical capability, structured thinking and confidence** to perform in credit roles.




Become a Job-Ready Credit Analyst and Break Into Business Banking

Build the practical skills, confidence and real-world capability needed to enter commercial lending and progress your career in credit.

Get in Touch

 info@creditanalystacademy.com

 www.creditanalystacademy.com

 0401 489 120