

Course Overview

Strengthen your credit capability and move forward in commercial banking.

Credit Analyst Academy is a practical commercial credit course designed for existing bankers who want to move into commercial lending, strengthen their technical credit capability or take on more complex lending responsibilities.

Across **20 practical modules**, you will develop your ability to analyse financial performance, assess cash flow and repayment capacity, identify credit risks and mitigants, and consider appropriate facility structure and security.

Apply your learning through realistic commercial lending scenarios, build a **three-way financial model** and prepare a **professional credit paper**, with personalised guidance and feedback from experienced commercial bankers.

Today's Challenge

Moving into or progressing within commercial banking requires strong practical credit capability.

Bankers may have strong banking experience without having had the opportunity to assess a commercial lending transaction from financial analysis through to a credit recommendation.

Commercial lending roles require bankers to understand:

- How financial performance and cash flow affect repayment capacity
- What could cause a borrower's financial position to deteriorate
- How key credit risks can be identified and mitigated
- Whether facility structure and security are appropriate
- How to form and communicate a supportable credit recommendation

Stronger credit capability can help you:



**Transition into commercial
lending**



**Take on more complex
lending**



**Strengthen credit
judgement**



**Build capability for
progression**

Our Approach

Practical and Flexible Learning

Complete the self-paced course alongside your existing role, typically within 3 to 6 months, and revisit key concepts as needed.

Built Around Real Lending Scenarios

Apply credit concepts to realistic commercial lending transactions and strengthen your ability to assess financial performance, servicing, risk and structure in practice.

Personalised Guidance and Feedback

Receive feedback on financial analysis, credit reasoning and written recommendations to strengthen your thinking and commercial judgement.

Built by Experienced Bankers

Learn through a course developed from extensive commercial banking, credit and leadership experience, grounded in how lending decisions are assessed in practice.

Who This Course Is For

This course is for existing bankers looking to move into or progress within commercial lending, including:

Bankers from other areas of the bank transitioning into commercial lending

Assistant and associate bankers strengthening technical credit skills

Relationship bankers developing deeper credit capability

Business bankers taking on more complex lending

Bankers transitioning into dedicated credit roles

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 on your existing banking experience and strengthen your commercial credit foundations across:

- Analyse financial statements
- Assess cash flow and working capital
- Understand repayment capacity
- Identify core credit risks
- Understand facility structure and security

Stage 2: Practical Application

Apply your knowledge to realistic lending scenarios and develop the judgement required to:

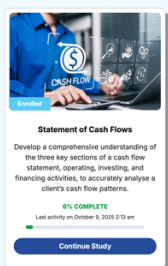
- Identify key risks, weaknesses and mitigants
- Assess business performance and repayment capacity
- Consider facility suitability
- Develop a clear and balanced credit view

Stage 3: Credit Execution

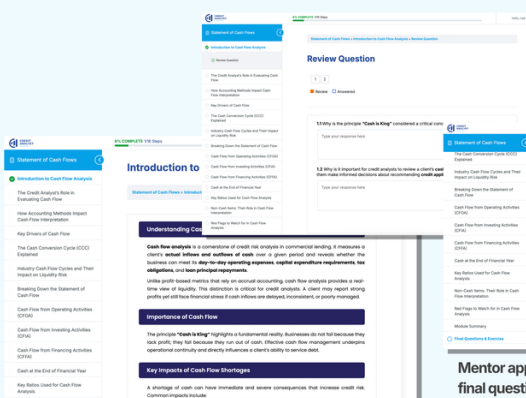
Bring your analysis together to:

- Build and interpret a three-way financial model
- Prepare a professional credit paper and deal brief
- Present structured credit recommendations
- Receive mentor feedback on your analysis and reasoning

Throughout the course, practical exercises and mentor feedback reinforce both technical capability and commercial judgement.

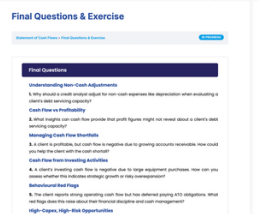


Structured module overview with clear learning objectives.



Topics are easy to navigate with guided content flow.

Review questions and exercises develop critical thinking.



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 & Mentor

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

Throughout his career, Darren has assessed and structured commercial lending transactions and mentored bankers and analysts as they developed their credit capability.

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 & Mentor

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** in applying credit concepts.



Build the Credit Capability to Move Forward in Commercial Banking

Develop the technical credit skills, commercial judgement and confidence to transition into commercial lending, take on greater responsibility and progress your banking career.

Course Highlights

- 20 practical modules
- Self-paced learning
- Real commercial lending scenarios
- Financial statement and cash flow analysis
- Three-way financial modelling
- Professional credit paper and deal brief
- Personalised mentor feedback

Get in Touch



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