CREDIT ANALYST ACADEMY

Course Overview

Turn your financial experience into commercial credit capability.

Credit Analyst Academy is a practical commercial credit course designed for finance professionals who want to transition into credit analysis, commercial lending or related banking roles.

Across **20 practical modules**, you will learn how commercial lenders analyse financial performance, cash flow and repayment capacity, identify credit risks and mitigants, and assess 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

Strong financial knowledge does not automatically translate into commercial credit capability.

Finance professionals may already have a strong understanding of financial statements, accounting and financial performance. Commercial lending requires those skills to be applied through a lender's lens, with a clear focus on repayment capacity, credit risk and facility structure.

Commercial credit assessment requires an understanding of:

- Whether earnings and cash flow are sustainable
- Whether debt can be serviced under expected and downside conditions
- What could cause performance to deteriorate
- How key credit risks can be mitigated
- Whether the proposed facility structure is appropriate

Commercial credit capability can help you:

Apply financial skills through a lender's lens

Develop stronger commercial judgement

Build capability for credit or commercial lending roles

Communicate clear, supportable credit recommendations

Our Approach

Practical and Flexible Learning

Complete the self-paced course alongside work or other commitments, typically within 3 to 6 months, and revisit key concepts as needed.

Built Around Real Lending Scenarios

Apply your financial knowledge to realistic commercial lending transactions and understand how financial performance, servicing, risk and structure come together 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.

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Who This Course Is For

This course is for finance professionals looking to build commercial credit and lending capability, including:

- **Accountants transitioning into commercial banking**
- **Finance professionals moving into credit analysis**
- **Risk professionals developing commercial credit capability**
- **Financial analysts developing commercial lending capability**
- **Professionals considering a move into banking or commercial lending**

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 financial knowledge and develop commercial credit fundamentals, including:

- 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:

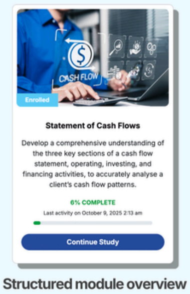
- Identify key risks, weaknesses and mitigants
- Assess business performance and repayment capacity
- Consider facility suitability
- Develop a clear and balanced credit view

Stage 3: Credit Execution

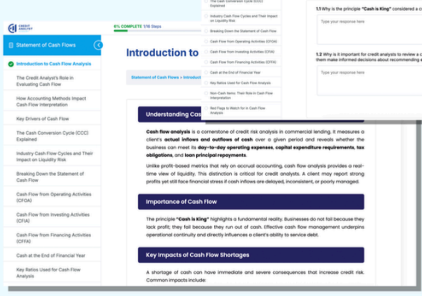
Bring your analysis together to:

- 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

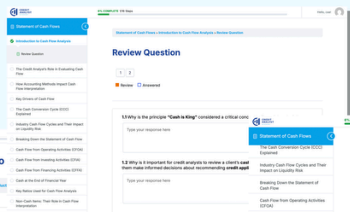
Throughout the course, practical exercises and mentor feedback reinforce both technical capability and commercial judgement.



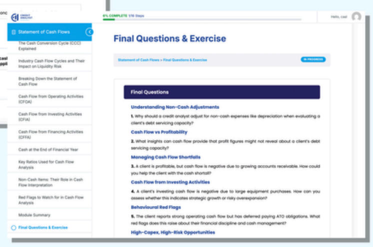
Structured module overview with clear learning objectives.



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.

CREDIT ANALYST ACADEMY

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

Turn Financial Knowledge Into Commercial Credit Capability

Develop the practical credit skills and commercial judgement to apply your financial experience in credit analysis and commercial lending.

Course Highlights

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

Get in Touch

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