

Course Overview

Build practical credit skills before you enter banking.

Credit Analyst Academy is a practical commercial credit course designed for university students and recent graduates who want to build practical capability relevant to graduate, entry-level credit and commercial banking roles.

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

It can be difficult to demonstrate practical credit capability before you have had the opportunity to work in banking.

University study can provide a strong foundation in finance, accounting and business. Commercial lending requires you to bring those concepts together and apply them to real lending decisions.

Credit and commercial banking roles require an understanding of:

- How a business generates and converts cash
- Whether debt can be serviced sustainably
- What could cause financial performance to deteriorate
- How key credit risks should be identified and mitigated
- How a supportable lending recommendation is formed

Practical credit capability can help you:



Build capability relevant to graduate recruitment



Prepare for credit interviews and case studies



Understand how commercial lending decisions are made



Enter banking with stronger practical foundations

Our Approach

Practical and Flexible Learning

Complete the self-paced course alongside university, work or other commitments, 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 understand how financial performance, repayment capacity and credit risk 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.

Who This Course Is For

This course is for students and recent graduates preparing for commercial banking and credit careers, including:

Current university students interested in commercial or business banking

Recent graduates who completed their studies within the past 12 months

Students preparing for banking graduate programs

Graduates applying for entry-level credit and lending roles

Recent graduates wanting practical exposure to commercial credit

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 understanding of commercial credit fundamentals and learn to:

- 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:

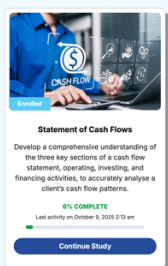
- Identify key risks, weaknesses and mitigants
- Assess business performance and repayment capacity
- Consider facility suitability
- Develop a clear and balanced credit view

Stage 3: Credit Execution

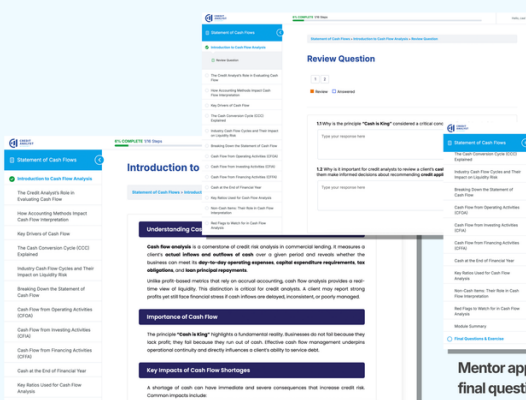
Bring your analysis together to:

- 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.

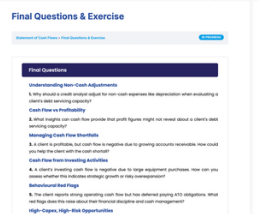


Structured module overview with clear learning objectives.



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 Skills to Start Your Banking Career

Develop practical credit analysis skills, commercial understanding and confidence to prepare for a career in credit or commercial banking.

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
- Practical preparation for credit and banking roles

Get in Touch



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