BLACKBIRD FOR TRAINING

Mastering Lending Security Creation in Banking Operations

19 – 23 April 2027
Brussels (Belgium)



Mastering Lending Security Creation in Banking Operations

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Why This Course

Creating effective lending security is a core part of sound banking practice. Financial institutions are expected to structure lending transactions carefully, assess borrower risk accurately, secure exposures appropriately, and comply with legal and regulatory requirements throughout the lending lifecycle. As lending environments become more complex, professionals need a stronger understanding of how credit analysis, collateral management, documentation, and compliance work together to protect the bank's interests and support prudent decision-making.

This intensive 1-week course provides participants with a practical and structured understanding of lending security creation in banking. It brings together the key elements of lending operations, credit risk assessment, collateral valuation, legal documentation, regulatory compliance, and emerging industry developments. Through applied discussions and case-based learning, participants will strengthen their ability to manage secure lending transactions with greater confidence and precision.

What You'll Learn and Practice

By joining this program, you will:

- Understand the principles of lending and security creation in banking.
- Strengthen your ability to assess and manage credit risk effectively.
- Develop practical knowledge of collateral types, valuation, and monitoring.
- Build a clearer understanding of legal and regulatory requirements in secured lending.
- Improve decision-making in loan structuring and credit evaluation.
- Explore current trends shaping lending practices and banking operations.
- Apply concepts through practical scenarios and case-based discussions.

The Program Flow

Day 1: Fundamentals of Lending and Security Creation

- Understanding the role of lending within banking operations.
- Reviewing common types of loans and credit facilities.
- Exploring the principles and purpose of security creation.
- Understanding the relationship between lending and risk control.
- Identifying key components of secured lending structures.
- Discussing the foundations of sound lending practice.



Day 2: Credit Risk Assessment and Management

- Applying credit analysis techniques in lending decisions.
- Reviewing borrower financial information and performance indicators.
- Using financial statement analysis to assess creditworthiness.
- Understanding risk rating models and internal scorecards.
- Evaluating loan pricing and profitability considerations.
- Strengthening judgment in credit approval and risk management.

Day 3: Collateral Management and Valuation

- Identifying major types of collateral and their characteristics.
- Understanding collateral suitability in different lending situations.
- Reviewing valuation methodologies and practical considerations.
- Exploring the legal requirements for collateral perfection.
- Monitoring collateral value, adequacy, and enforceability.
- Managing collateral throughout the life of the facility.

Day 4: Legal and Regulatory Framework

- Reviewing banking regulations relevant to lending and security creation.
- Understanding documentation requirements in secured lending transactions.
- Examining loan covenants and their monitoring implications.
- Strengthening compliance awareness in credit and security processes.
- Addressing non-performing assets and recovery considerations.
- Exploring practical issues in enforcement and remedial action.

Day 5: Emerging Trends and Case Studies

- Understanding the impact of digital lending on banking operations.
- Exploring financial technology developments in lending processes.
- Reviewing environmental, social, and governance considerations in lending decisions.
- Understanding the basics of syndicated lending and structured finance.
- Applying course concepts through integrated case studies.
- Participating in practical exercises focused on real lending scenarios.

Individual Impact

Participants will be able to:

- Assess lending transactions with stronger technical and commercial judgment.
- Evaluate credit risk more effectively using structured analysis techniques.
- Improve their ability to manage collateral and secured exposures.
- Understand lending documentation and compliance requirements more clearly.
- Strengthen confidence when dealing with complex lending and recovery situations.



Work Impact

Organizations and banking teams will benefit through:

- Better-quality credit assessment and lending decisions.
- Stronger control over secured lending transactions and collateral management.
- Improved compliance with legal and regulatory expectations.
- More effective handling of problem loans and security-related risks.
- Greater awareness of market developments and operational improvements in lending.

Training Methodology

This program combines technical knowledge with practical banking application to ensure participants can apply what they learn in real working environments. The training methodology includes:

- Interactive presentations and guided discussions.
- Practical case studies drawn from lending and credit environments.
- Exercises in credit analysis, collateral review, and documentation assessment.
- Scenario-based discussions on regulatory and legal issues.
- Group activities focused on problem-solving and decision-making in lending.

Beyond the Course

By the end of this program, participants will be better prepared to structure lending transactions securely, assess credit risks more effectively, manage collateral with greater discipline, and navigate the legal and regulatory aspects of secured lending with confidence. They will return with practical tools that support stronger banking decisions and more resilient lending practices.

They will leave ready to:

- Structure and review lending security arrangements more effectively.
- Apply stronger credit risk assessment techniques in practice.
- Manage collateral and documentation with greater confidence.
- Respond to changes in banking operations, regulation, and lending trends.

