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# Global Banking

**Global Corporate & Investment Banking, Global Commercial Banking,  
Business Banking**

## Program Background

Wholesale Banking - caters to the need of industrial enterprises. Some definitions include enterprises of all scales from small upwards; but it most definitely includes large organizations.

The needs of such organizations are wide-ranging and draw upon every capability that a bank has.

This program is intended to create familiarity among participants about the lifecycle needs of such companies and how a large bank fills those needs efficiently, helping businesses and the economy to grow.

**Program Duration: 12 hours**

**Scheduling:** as per your preference:

**Program Details / Outline:** as follows

### 1. Understand 6 Lines of Business 30 m

- Six LoBs Defined
- Key Metrics / Numbers for Each LoB
- Relative Contribution and Therefore Importance of Each LoB
- Critical Drivers of Outcomes

## 2. Global Banking LoB 30 m

- ✓ The Focus of the LoB
- ✓ Segmentation of the Business
  - ✓ Business Banking
  - ✓ Global Commercial Banking
  - ✓ Global Corporate & Investment Banking
- ✓ Critical Drivers Specific to this LoB
- ✓ BofA Business Policy and Approach for the LoB
- ✓ How Universal Banking helps these Customer Groups

## 3. Understanding the Customer: 30 m

- ✓ The Lifecycle evolution of a large corporate
- ✓ Short- & Medium-Term Funding requirements
- ✓ Trade-related requirements
- ✓ Transaction requirements
- ✓ Capital raising requirements

## 4. Working Capital Solutions: 1 hour

- ✓ Revolving Credit Facilities
- ✓ Syndicated Credit Lines
- ✓ Bilateral Credit Facilities
- ✓ Asset-Based Lending

## 5. Trade Finance: 30 m

- ✓ Import/Export Lines
- ✓ Supply Chain Finance
- ✓ Letters of Credit Facilities
- ✓ Receivables Finance Lines
- ✓ Stand-by Letters of Credit

## 6. Understanding the Lifecycle [Credit Lifecycle]: 1.5 hours

- ✓ *Risk Assessment*
- ✓ Underwriting
- ✓ Fulfilment
- ✓ Servicing
- ✓ Monitoring
- ✓ Regulatory Reporting

## 7. Borrower Assessment: 1.5 hours

- ✓ Corporate Governance
- ✓ Key Financial Metrics of borrower
- ✓ The Ability to Service Loans
- ✓ Rating / Standing of the borrower
- ✓ Internal Rating
- ✓ Link between Ratings & Loan exposure

## 8. Loan Structure & Pricing: 1 hour

- ✓ *Borrower Rating*
- ✓ *Strength of Collateral*
- ✓ *Setting the Structure to Manage Risk*
- ✓ *Link between Rating and Pricing*
- ✓ *Covenants to the Loan*

## 9. Structure variations: 30 mins

- ✓ Multi-currency options
- ✓ Fixed/floating rates
- ✓ Syndicated/bilateral arrangements
- ✓ Securitisation

## 10. Corporate Term Loans: 30 mins

- ✓ Senior Term Loans
- ✓ Subordinated Term Loans
- ✓ Amortizing Term Facilities
- ✓ Bullet Payment Loans

## 11. Disbursements/ Drawdowns: 30 mins

- ✓ Pre-disbursement conditions
- ✓ Broad categories
  - ✓ Single-draw
  - ✓ Multi-draw/installment
  - ✓ Revolving
- ✓ Specifically:
  - ✓ Delayed Draw Term Loans (DDTL)
  - ✓ Construction/Project Loan Drawdowns
  - ✓ Revolving Credit Facility Drawdowns
  - ✓ Subscription Line Facilities
  - ✓ Term Loan Drawdowns
  - ✓ Multi-Currency/Multi-Tranche Drawdowns
- ✓ Instances where the bank prefers notice of imminent drawdown

## 12. SAG Loans (Entertainment Industry focused): 30 mins

- ✓ Initiation Loans
- ✓ Personal Signature Loans
- ✓ Work Disruption Loans
- ✓ Eligibility
- ✓ Emergency Assistance
- ✓ Mortgages

## 13. Dealer Financing: 30 m

- ✓ Floor Plan Financing (Inventory Financing)
- ✓ Working Capital (non-inventory) Loans:
- ✓ Real Estate & Construction for showrooms & service centers
- ✓ Other Aspects:
  - ✓ Automotive Industry Expertise
  - ✓ Treasury & Cash Management
  - ✓ Retail Financing (Indirect Lending)
    - ★ Manufacturer Captive Partnerships

## 14. Commercial Real Estate: 30 mins

- ✓ Properties that qualify
- ✓ Income stabilised profiles preferred
- ✓ Kinds of projects supported
- ✓ Structuring in CRE
- ✓ High risk CRE: BofA's limited appetite
- ✓ Low-risk CRE: BofA's portfolio preference

## 15. Collateral: 1.5 hours

- ✓ What is Collateral
- ✓ What is "Acceptable" Collateral
- ✓ **Types of Collateral**
  - ✓ Marketable securities
  - ✓ Industrial assets
  - ✓ Stock & Receivables
  - ✓ Real Estate as Collateral
- ✓ Impact of Collateral on Exposure
- ✓ Collateral Monitoring
- ✓ Collateral Lifecycle
- ✓ Acceptance
  - ✓ UCC-1 Financing Statement filing
- ✓ Link between Facility and Unwinding of Collateral
- ✓ Legal requirements on Monitoring / reviewing of collateral
- ✓ Repayment of obligations and release of collateral
- ✓ Bankruptcy, Collateral Realisation and Loss Given Default

## 16. Loan Markets & Outlook: 30 mins

- ✓ Issuance and Market Volume
- ✓ The 2026 "Maturity Wall" & Refinancing
- ✓ Key Trends and Drivers
- ✓ Risks and Outlook
  - ✓ Lagging Sectors:
  - ✓ Default Rate Management:
  - ✓ Regulation & Policy:

## Post Program Assessment: 20 MCQ