LIVE ONLINE WORKSHOP · AUGUST 4-6, 2026

Fundamentals of Commercial Real Estate Lending

9:00 a.m. – 12:30 p.m. · Three half-day sessions · USD 1,000

Build the skills to assess, structure, and stress-test commercial real estate loans with confidence.

ABOUT THE WORKSHOP

Bankers are frequently required to underwrite a range of commercial real estate transactions, construction projects, investment properties, and owner-occupied buildings, each carrying its own distinct risk profile.

This three-session online workshop delivers a structured framework for understanding these risks and applying disciplined underwriting standards through real-life case studies, group exercises, and expert-led discussion.

WHO SHOULD ATTEND

- Commercial real estate lenders & credit analysts.
- Lending & relationship managers.
- Risk & loan review specialists.
- Board members & regulators.

Open to everyone, regardless of experience.

KEY LEARNING OUTCOMES

Upon completion, participants will be able to:

01 Evaluate CRE risks for both investor and owner-occupied commercial real estate transactions.

02 Distinguish key underwriting differences: construction/income property vs. owner-occupied vs. commercial loans secured by real estate.

03	Identify and apply strategies to mitigate the specific risks inherent in real estate lending.
04	Analyze income property cash flow, lease income, vacancy, operating expenses, NOI, DSCR, cap rates, and loan-to-value.
05	Stress-test key cash flow elements and calculate debt yield.
06	Understand appraisal fundamentals and their role in setting appropriate loan amounts.
07	Identify underwriting considerations for retail, multifamily, office, industrial, self-storage, and lot development properties.
08	Distinguish Class A, B, and C property characteristics and their impact on lending decisions.

YOUR INSTRUCTOR

Thomas P. Carlin

Managing Partner, Eensight · Credit Risk Authority

Tom has spent two decades designing and delivering credit risk programmes for global institutions including Citibank, Wells Fargo, Capital One, Chase Manhattan, Union Bank, and the Bank of China. He holds an MIM from the Thunderbird School of Global Management and a BA from Villanova University.

REGISTRATION DETAILS

DATE	TIME	FORMAT	FEE
August 4 - 6, 2026	**9:00 – 12:30 p.m.**	**Live Online (Zoom)**	**USD 1,000**

Group discounts: 5% for 2 participants · 10% for groups of 3 or more · **10.5 CPD CREDITS**

Registration Deadline: July 31, 2026 ***Fees exclude VAT and any applicable withholding taxes.***

ABOUT CARICRIS

The Caribbean's premier regional credit rating agency, backed by CRISIL Limited, a subsidiary of S&P. We have delivered first-class training to over 1,000 credit and risk professionals across the region.