



Loan Syndication
2-3 June 2025

Program Overview

Introduction

This 2-day intensive training program is designed to provide participants with a comprehensive understanding of loan syndication, from its fundamental concepts to the practical intricacies of structuring, executing, and managing syndicated loans. The course combines theoretical knowledge with real-world applications, offering insights into the roles of various stakeholders, market practices, risk management, and the latest trends in the syndicated loan market.

Special emphasis will be placed on the Omani banking syndication market, exploring its regulatory landscape, key players, and market dynamics.

Through interactive sessions, case studies, and role-play exercises, participants will gain the skills and knowledge needed to navigate the complexities of loan syndication effectively.

Learning Objectives

By completing this 2-day training program, participants will:

- **Grasp the Foundations of Loan Syndication**
 - Understand the definition, purpose, and scope of syndicated loans.
 - Differentiate between syndicated and bilateral loans.
 - Identify key stakeholders and their roles in the syndication process.
- **Analyze Various Types of Syndicated Loans**
 - Explore structures such as revolving credit facilities, term loans, bridge loans, and project finance.
 - Recognize appropriate scenarios and industries for each loan type.
- **Understand Loan Syndication Structures**
 - Distinguish between underwritten deals, club deals, and best-efforts syndications.
 - Evaluate their respective risks and benefits.
- **Master the Syndication Process**
 - Understand the lifecycle from borrower engagement and structuring to closing and disbursement.
 - Learn about critical components of loan pricing, including margins, fees, and spreads.
 - Prepare syndication marketing materials like Information Memoranda and lender presentations.

Target Audience

This training is designed for professionals involved or interested in loan syndication, including:

- Bankers and financial institution professionals
 - Loan officers
 - Relationship managers
 - Credit analysts
- Corporate finance professionals
 - Treasury and finance teams
 - CFOs and financial controllers
- Legal and compliance professionals
 - Legal counsel specializing in banking and finance
 - Compliance officers
- Private equity and investment professionals
 - Fund managers and analysts
 - Advisors involved in leveraged finance transactions
- Consultants and advisors
 - Financial consultants
 - Risk advisors

Course Pre-requisites

No prior experience in loan syndication is required, though a basic understanding of corporate finance and banking will be beneficial.

This program is particularly useful for professionals aiming to deepen their expertise or transition into roles related to syndicated lending.

Day 1

Session 1: Understanding Loan Syndication

- Overview of loan syndication
 - Definition and purpose
 - Differences between syndicated loans and bilateral loans
- Key stakeholders in loan syndication
 - Borrowers, arrangers, syndicate members, and agents
 - Roles and responsibilities of each party

Session 2: Types of Syndicated Loans

- Revolving credit facilities
- Term loans
- Bridge loans
- Project finance and asset-backed syndications

Session 3: Benefits and Risks of Loan Syndication

- Benefits for borrowers
- Benefits for lenders
- Common risks in loan syndication (credit, market, operational)

Session 4: Loan Syndication Structures

- Underwritten deals
- Club deals
- Best-efforts syndications
- Examples and case studies

Group Discussion: Case Study-Club Deal Syndication in the Omani Market

Day 2

Session 1: Syndication Lifecycle Overview

- Initial borrower engagement
- Mandating lead arrangers
- Structuring the loan

Session 2: Loan Structuring and Pricing

- Factors influencing loan structure and terms
 - Borrower's credit profile
 - Market conditions
 - Regulatory considerations
- Loan pricing components
 - Margins, fees, and spreads

Session 3: Syndication Marketing

- Preparing the Information Memorandum (IM)
- Roadshows and lender presentations
- Managing lender engagement

Session 4: Documentation and Closing

- Key loan documents
 - Term sheets
 - Loan agreements
- Syndication agreements and intercreditor issues
- Closing process and disbursement

Session 5: Loan Syndications in the Omani Banking Market

- Overview of the syndicated loan market in Oman
- Regulatory framework and compliance considerations
- Key players and recent market trends
- Case studies of syndicated loans in Oman
- Challenges and opportunities in the local market

Group Exercise: Preparing and defending an Information Memorandum for an Underwritten Syndication Deal

Our Expert Facilitator

BASSAM AZAB

Senior Consultant

Bassam Azab has over 25 years of banking and consulting experience with prominent multinational banks in several banking areas. These areas include Trade Finance, Strategic/Risk Management of Financial Institutions, Compliance and anti-money laundering, Corporate Finance, and Capital Markets. Bassam is now a professional consultant, regular lecturer and professional trainer in all of these areas. During his long career, Bassam held senior executive positions with HSBC and IFC (The World Bank Group). Bassam has hands-on experience in Risk Management for Financial Institutions and he is well-versed with Basel Accords and Enterprise Risk Management, extending to both qualitative and quantitative risk management applications, among which Value-at-Risk calculations, Distance-to-Default, ERM COSO modelling and Heat Mapping. He also has great experience with the various investment valuation techniques with a major specialization in DCF modelling.

Bassam is a Financial Strategist, a Corporate Governance Expert and a Board Director. Across his career, he has participated in a number of Boards and Executive Steering Committees for project developments covering both Green Field and Restructures for Mergers and Acquisitions related to financial institutions in the Middle East. In the course of his career, he headed a number of consulting assignments covering Corporate Governance, Financial Restructuring and Risk Management to Banks and Corporate Institutions.

During his service with HSBC Bank, he established and led the Emerging Corporates/Mid. Caps business line in HSBC Bank Egypt. This included four Corporate Banking sub-divisions (+50 staff ranging from Junior Analysts to Relationship Executives) covering North & Central Egypt. This is in addition to a dedicated Product Enhancement sub-team. The business products offering included a wide portfolio of Asset, Liability and Cash Management Solutions and his responsibilities included designing the strategic plan, (Business Structure, Product Offering, Delivery Channels, Credit Policy, Process Workflows, Procedure Manuals, and Management Information Reports), Selection and Recruitment, and monitoring the overall performance and profitability of the business line for all related Corporate & Trade Finance services to Mid. Caps.

At FIMBank, Bassam was in charge of heading country expansions within the Middle East, including strategy design, product mix, recruitment, launch, and ownership for post implementation performance and profitability KPIs of respective GCC Country Factoring Offices. His scope of responsibilities included Green & Brown Field development of Trade and Supply Chain Finance services, development and managing Relationship Management teams in across the Middle East.

Bassam holds a Masters in Business Administration (International Banking & Finance) from the University of Birmingham, UK (Distinction), a Banking Certificate from the Chartered Institute of Bankers, UK (Merit), and Certificate in International Securities and Investment from the Chartered Institute for Securities & Investment, UK. (Merit).

Bassam is fluent in Arabic, English and French