



TRAINING THE CREDIT ANALYST

IN-PERSON EVENT

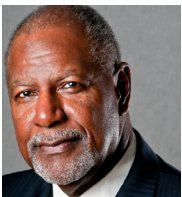
Learn to measure risk, develop loan structure, and the capacity to repay the loan

REGISTER NOW

This two-day program is designed to provide lenders and analysts the tools required to understand and use financial information provided by borrowers. The key to producing high quality analysis is being able to understand the actions or inactions of your borrower's management team. We then must be able to ask the borrowers the "Right" questions. The goal is to measure risk, develop loan structure, and the capacity to repay the loan. The Loan Officer/Analyst must be able to communicate that information to Loan Committee and the customer. Ultimately, good Loan Officers are able to provide value-added information that allows their borrowers to make better business decisions. Specific topics to be covered include:

- **REVIEWING OF ACCOUNTING:** This module will cover the basic accounts of the Balance sheet and Income statement; In addition, the four primary types of financial statements will be covered;
- **RATIO ANALYSIS:** The relationship between various financial indicators provides clues to the customer's business activities & indicators of risk and structuring considerations;
- **BORROWING CAUSES:** Analytical tools can help identify the business activities that give cause to the need for cash; from trade account cycles to fixed asset financing
- **CASH FLOW ANALYSIS:** This tool ties all of the analytical tools together, Margins, Asset Turnover, Sources and Uses of cash, Risk Analysis;
- **PROJECTIONS:** Projections allow bankers to answer the questions; how much will my customer need to borrow? Will they be able to repay the loan? How have management decisions affected cash flow? How do you convert accrual financial statements into cash flow analysis?

About the Instructor



David Kemp is the President of Bankers Management, Inc. (BMI), a nationally recognized company in financial services training and bank consulting. Mr. Kemp has more than 30 years of management experience in consulting, training credit administration and new business development. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts, and director responsibilities.

WHEN

August 29-30, 2023

9:00 a.m. - 4:00 p.m.

WHERE

Arkansas Bankers Association
1220 W. Third Street
Little Rock, AR 72201

WHO SHOULD ATTEND

Credit Analysts,
Commercial Lenders, Loan
Review Officers, Credit
Administrators, Branch
Managers, Management
Trainees



Arkansas Bankers Association | Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

REGISTRATION FEES

ABA Members:

Early Registration Price: \$680; After August 1: \$780

Non-Members:

Early Registration Price: \$1360; After August 1: \$1560

HOTEL INFORMATION

This event will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Local Negotiated Rate (LNR) has been reserved for your convenience at the following hotels. The LNR is based on hotel availability, and you are responsible for all hotel room charges.

Hilton Garden Inn Downtown | (501) 244-0044

Group Rate: \$139 | Corporate Account Code: 3197385

Downtown Marriott Little Rock | (501) 906-4000

Corporate Rate: \$159 | Group Code: A5698

CANCELLATION

Full registration fees will be refunded if a cancellation is received before August 15. No refunds will be given for cancellations made after August 15. All cancellations must be submitted in written format prior to the event.

MORE INFORMATION

- Registration will begin at 9:00 a.m. on August 29.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.

TRAINING THE CREDIT ANALYST

AUGUST 29-30, 2023

Bank/Company Name _____ Phone _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa  American Express  Discover 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____

(3-digit security code on back of your card)

Billing Zip Code _____

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741. Please do not email credit card information.

Note: Non-Members must pay with credit card or check prior to the event.

Email: kami.coleman@arkbankers.org

Fax: (501) 376-9243

Mail: **Check Payable to:**
Arkansas Bankers Association
Professional Development Department
1220 West Third Street
Little Rock, AR 72201

ABA USE ONLY:

Registered: _____

Amount: _____

Received: _____