



TRAINING THE CREDIT ANALYST

VIRTUAL SEMINAR
APRIL 21-22, 2021

Get the tools required to understand & use financial information provided by borrowers

This two day virtual program is designed to provide lenders and analyst 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:

- **Review 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; form 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?

BENEFITS OF ATTENDING

- A better understanding of risk factors
- The ability to identify the business activities that cause the need for cash
- The skills to write better credit memos
- The ability to provide consulting services for your clients

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

April 21-22, 2021
9:00 a.m. - 3:30 p.m.

WHERE

Comfort of your desk

WHO SHOULD ATTEND

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



COVID-19 UPDATE

The ABA takes the health and safety of members seriously. Given the impact of the coronavirus pandemic, ABA is offering this session as a virtual course. We appreciate your understanding and flexibility, and we look forward to bringing you a great virtual seminar.



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 March 24: \$780

Non-Members:

Early Registration Price: \$1,360; After March 24: \$1,560

CANCELLATION

Full registration fees will be refunded if a cancellation is received before April 7. No refunds will be given for cancellations made after April 7. All cancellations must be submitted in written format prior to the event.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

TRAINING THE CREDIT ANALYST

APRIL 21-22, 2021

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)

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: _____