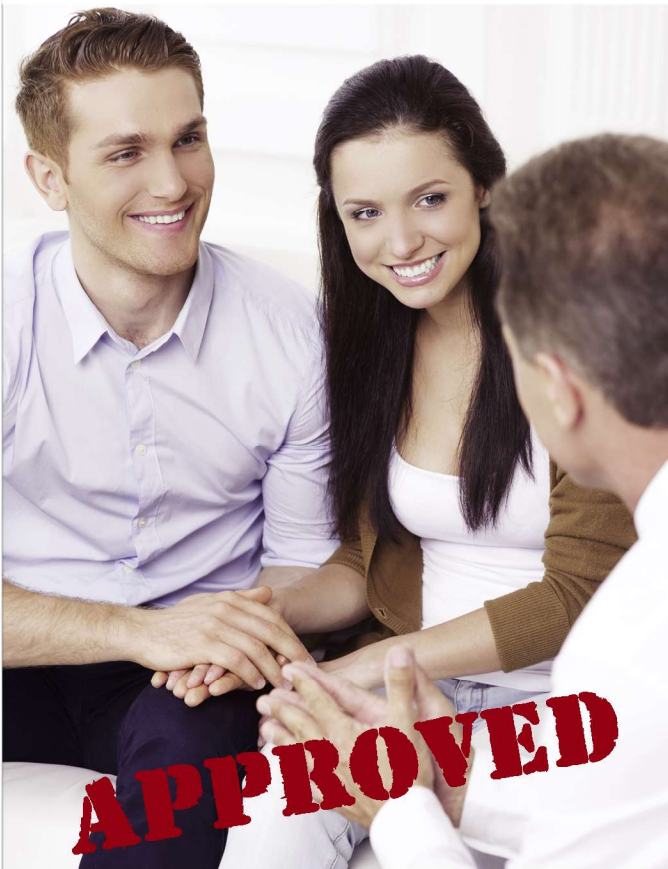




# Training the Credit Analyst: Advanced

November 13~14, 2019



SHAZAM Education Center  
CBAI Headquarters  
Springfield, IL

# Introduction

---

The Advanced Credit Analysis seminar is designed specifically for experienced community bank commercial lenders. This new seminar is led by Jeffery Johnson, president, Bankers Insight Group, and will include other industry experts.

Risk assets typically compose 50-80% of a community bank's total assets. Asset quality is viewed by the investment community to establish the bank's value and it forms the basis of capital requirements assigned by the regulators. Therefore, managing the commercial loan portfolio from an analysis perspective is extremely important for the overall health of a financial institution. This course is designed to provide the more experienced lenders with the tools necessary to ensure a quality loan portfolio from analyzing promising prospects or customers, to loan approval, and documenting your actions as being proper and prudent. This course has a heavy emphasis on credit, ratio, cash flow, break even and sustainable growth analysis and proceeds to writing an effective credit memorandum.

## Who Should Attend?

This seminar is designed commercial and consumer loan officers, loan review personnel, credit analysts, branch managers of commercial branches, senior loans officer and senior lending officers

**This two-day seminar provides  
12 hours of credit toward the  
prestigious Certified Community  
Lender designation**

# Key Topics

---

## Topics to be Covered:

- Analyzing Industry, Business and Management Risks
- Advanced Ratio and Cash Flow Analysis
- Financial Forecasting and Sensitivity Analysis
- Calculating Sustainable Growth and Break-Even Points
- Loan Structuring for Short Term and Long Term Credits
- Key Concepts in Analyzing Specialized Credits, (e.g. builders, developers, contractors, self-employed borrowers and non profit organizations)
- Loan Documentation including the Effective Use of Loan Agreements and Financial Covenants
- Review of Major Credit Administration Topics including: The Credit Policy, Credit Memoranda and Credit Risk Rating

## After the school you will:

- Know how to identify key industry, business and management risks
- Know how to analyze and understand the more complex credit requests
- Have a deeper understanding of cash flow analysis and financial forecasting
- Understand the lending compliance requirements for commercial loans
- Enhance your overall credit underwriting skills

- Understand key credit administration issues to ensure a safe and sound financial institution
- Understand techniques to properly manage problem loans
- Understand proper loan structuring

## Prerequisites:

- Working knowledge of accounting techniques and practices
- Must know the components of a balance sheet and income statement
- Working knowledge of the basic credit ratios to determine:
  - Liquidity
  - Leverage
  - Asset Management
  - Operating Performance

- Basic knowledge of the statement of cash flows
- working knowledge of loan documentation

# About the Presenter

---

**Jeffery Johnson**, president and founder of Bankers Insight Group, Atlanta, Georgia, has more than 36 years' experience in the banking field. He began as management trainee and was promoted to group vice president for South Trust Bank, Atlanta. Johnson also was senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. He has taught AIB classes and lending seminars for several community and state banking associations and private banks. He has also presented lending seminars in Singapore. He has been a training professional and consultant for nearly 20 years.

Johnson is a graduate of Morehouse College, Atlanta; John Carroll University in University Heights, Ohio; and the Prochnow Graduate School of Banking, Madison, Wisconsin. He received graduate certification in bank management from Wharton School of Business at the University of Pennsylvania, Philadelphia.

## *What Others Have Said:*

*"Jeffery Johnson is a 'super pro' who conducted the training in a highly efficient and detailed format which tied all aspects of the analysis procedure together."*

Rick Orr, Loan Review  
Central State Bank, Clayton  
(Pleasant Hill Branch)

*"I liked how Jeff went over all the main aspects of accounting, so it helped everyone. He is an awesome teacher who explains everything and allows time for questions as well."*

Mitch Kortemeier, Credit Analyst  
State Bank of Davis

*"Jeff Johnson did a fantastic job explaining the material."*

Kaitlin McElroy,  
Commercial Loan Analyst  
State Bank of Davis

# Registration Fees

---

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

## **Cancellation Policy**

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

<b>CBAI MEMBER</b>	\$435
<b>PROSPECTIVE MEMBER</b>	\$835

***CDD members receive a 10% discount.***

\*Only financial institutions/firms eligible for CBAI membership.

# Registration Form

## TRAINING THE CREDIT ANALYST: ADVANCED

NOVEMBER 13-14, 2019

CBAI Headquarters, Springfield

### Please Print

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

(E-mail is required for registration).

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

(E-mail is required for registration).

I have special needs, please contact me before the seminar.

### Please select your payment method.

Check Enclosed

Check in Mail

Pay at Door

Credit Card\*

***\*If you are paying by credit card, please fill out the following information. (Visa, MasterCard & Discover accepted).***

Name as It Reads on Card \_\_\_\_\_

Company Name on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Three-Digit Security Code \_\_\_\_\_



Click it in:  
[www.cbai.com](http://www.cbai.com)



Fax it in:  
(217) 585-8738



Mail it in:  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



Call it in:  
(800) 736-2224  
(Illinois only)  
(217) 529-2265

### Dates and Location

November 13-14, 2019  
SHAZAM Education Center  
CBAI Headquarters  
901 Community Drive  
Springfield, IL  
217/529-2265

### Agenda

Registration begins at 8:30 a.m.  
The seminar runs from 9 a.m. to  
approximately 4 p.m. each day.  
Continental breakfast and lunch  
are provided.

### Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

### For More Information

Tracy McQuinn,  
Senior Vice President  
Melinda McClelland,  
Vice President  
Jennifer Nika, Vice President  
Tina Horner,  
Administrative Assistant  
Kim Harden,  
Administrative Assistant  
Department of Education  
& Special Events  
800/736-2224 217/529-2265  
Fax: 217/585-8738  
Terry Griffin,  
Vice President Chicago Area  
773/209-2260

Visit us on-line at [www.cbai.com](http://www.cbai.com)

