



Training the Credit Analyst: Level One



August 24 & 25, 2020
SHAZAM Education Center
CBAI Headquarters
Springfield, IL

Introduction

Training the Credit Analyst: Level One is a course designed to address the needs of bank personnel with minimum experience in analyzing commercial and consumer loan requests or no formal training in accounting and credit analysis.

This course begins by teaching the principles of accounting and assumptions utilized to prepare financial statements and tax returns. Accounting is the foundation upon which financial statements and tax returns are prepared. Successful lenders and credit analysts possess a firm understanding of accounting. The course then progresses to a detailed review of financial statements including the balance sheet, income statement, statement of retained earnings, statement of cash flow and notes to the financial statements.

The most common credit ratios utilized to reach credit decisions are also covered to determine a company's liquidity, leverage and operating performance then progression leads into the calculation of cash flow analysis utilizing the Uniform Cash Analysis Method in addition to the Traditional and EBITDA (Earning Before Interest, Taxes, Depreciation and Amortization) Methods.

Who Should Attend?

This seminar is designed for credit analysts, consumer lenders, commercial lenders, branch managers, loan review personnel, real estate lenders and credit administration personnel. Participants should have a general understanding of accounting and a basic understanding of financial statements and credit analysis.

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

Key Topics

Specifically, the course will cover the following topics:

- Accounting principles and assumptions
- Understanding the rules of debits and credits to create financial statements
- Detail review of financial statements and tax returns
- How to calculate credit ratios to determine financial strength defined by liquidity, leverage, asset management capability and operating performance
- How to calculate cash flow utilizing the Uniform Cash Analysis Method



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.

Accommodations

For room reservations, please call the La Quinta by Wyndham at 217-697-5686. Be sure to mention that you are a member of CBAI to obtain the special rate of \$70 plus tax for a single or double room.

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."**

CBAI MEMBER	\$435
PROSPECTIVE MEMBER	\$835

CDD members receive a 10% discount.

*Only financial institutions/firms eligible for CBAI membership.

"CBAI is monitoring the COVID-19 situation and will make any changes to in-person sessions as necessary to comply with state and federal mandates and orders."

Registration Form

TRAINING THE CREDIT ANALYST: BEGINNER

AUGUST 24 & 25, 2020

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 _____



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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
(217) 529-2265

Dates and Location

August 24 & 25, 2020

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 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

Kim Harden,

Administrative Assistant

Tina Horner,

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

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