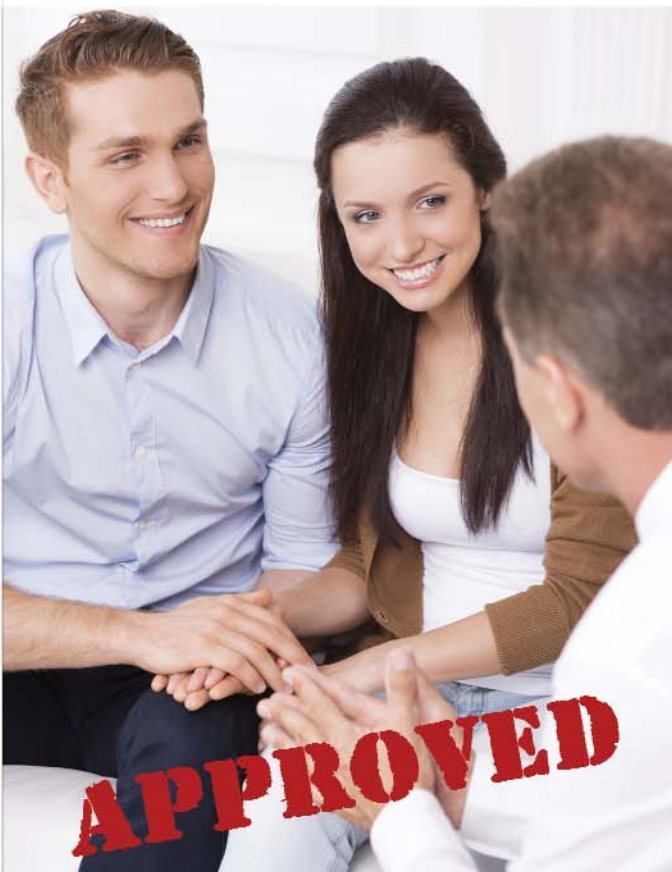




# Training the Credit Analyst

August 13-15, 2018



SHAZAM Education Center  
CBAI Headquarters  
Springfield, IL

# Introduction

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As community banks grow and strive to become high-performing financial institutions, the need to cultivate and develop a portfolio of commercial borrowers increases also. Credit analysis is an essential part of this process as banks strive to develop solid commercial relationships. This is a three-day seminar designed to address the needs of beginning credit analysts and to reinforce the credit skills of current credit analysts. It teaches how to write effective and comprehensive credit analyses which highlight the important trends shown on the financial spread sheet. Other analytical tools that are covered include cash-flow analysis, break-even analysis, ratio analysis, financial projections, and sensitivity analysis.

The objective of this course is to provide credit analysts with analytical skills that can be put to immediate use upon their return to their banks. Participants learn to use proven analytical tools which enable them to assess the degree of risk prior to recommending approval of declination of a credit request. Another objective of this course is to improve the documentation of commercial loan files which reduce losses and are viewed favorably by the regulatory community.

## Who Should Attend?

This seminar is designed for credit analysts with little or no experience, credit officers, commercial loan officer/managers, loan review officers, and branch managers. Participants should have a general understanding of accounting and a basic understanding of financial statements and credit analysis.

**This three-day seminar provides 18 hours of credit toward the prestigious Certified Community Lender designation**

# Key Topics

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After attending this course, participants will:

- Know key accounting principles to enhance understanding of financial statements.
- Know the various types of financial statements and be able to identify the components of financial statements, including the balance sheet, income statement, statement of cash flows, and reconciliation of net worth.
- Know how the income statement and balance sheet items are connected, which enhances the ability to interpret ratio and cash-flow analysis.
- Know how to spread the financial statements consistently and perform ratio analysis so that trends can be identified, utilizing Sagemworks' credit-analysis software.
- Know how to perform detailed cash-flow analysis utilizing the uniform cash-analysis method and traditional cash-flow method.
- Know how to calculate sustainable growth.
- Know how to prepare financial projections based upon assumptions provided by the borrower; then to test those assumptions by utilizing sensitivity analysis.
- Know how to identify factors which may impact the ability to repay debt obligations and to document the findings in a written credit-analysis memorandum.
- Understand how to grade a loan after the analysis is completed.
- Know how to analyze Personal Financial Statements by giving them the third degree of scrutiny
- Understand the meaning of each personal and corporate tax return forms and how they are connected and how to use them to convert income into cash flow for the self-employed borrower
- Apply all of the knowledge gained from the first two days of exposure to analyzing financial statements and tax returns to writing an effective credit memorandum. This demonstrates how well the participant understands the credit analysis process; how well the participant can translate and communicate information in the mind to paper; and identifies areas where improvements are needed in writing a credit memorandum

# About the Presenter

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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 11 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 did a great job explaining all aspects of the presentation in great detail. Thank you for a great three days of training."*

Taylor Burns,  
Corporate Credit Analyst  
State Bank of Davis

*"My favorite aspect was discussing tax returns and financial statements. Really enjoyed the seminar!"*

Ryan Bailey, Loan Officer  
TrustBank, Olney

*"I really enjoyed the case studies and the instructor, Mr. Johnson."*

Cody Simmerman,  
Credit Recovery Officer  
Farmers State Bank of Alto Pass

# Registration Fees

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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	\$685
PROSPECTIVE MEMBER	\$1,285

*CDD members receive a 10% discount.*

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

# Accommodations

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A block of rooms has been reserved at the Baymont Inn, 5871 S. 6th Street Frontage Road, Springfield, IL. To obtain accommodations, call 217/529-6655. Please indicate you are a CBAI member to obtain the special room rate of \$65 plus tax for singles or doubles.

# Registration Form

TRAINING THE CREDIT ANALYST

AUGUST 13-15, 2018

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

August 13-15, 2018  
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  
Valerie Johnston, Vice President  
Melinda McClelland, Vice President  
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800/736-2224 217/529-2265  
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Terry Griffin,  
Vice President Chicago Area

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