LBA PROFESSIONAL DEVELOPMENT WORKSHOPS

Training the Credit Analyst

August 17 & 18:Training the Credit Analyst (Level 1)
August 19 & 20:Training the Credit Analyst (Level 2)
9:00am– 4:00pm each day
The Bankers Center ▪ Baton Rouge, LA

Registration is per level. It is not required that you attend Levels 1 and 2.

Training the Credit Analyst – Level 1

Training the Credit Analyst Level 1 is a course designed to address the needs of credit analysts with little or no experience in this position. It is also designed for credit analysts and/or commercial lenders (including branch managers) with 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. During this process, the rules of debits and credits will be reviewed and reinforced by a comprehensive accounting case study. Then, the course will progress to reviewing the balance sheet and income statement by explaining the purpose of both statements and the meaning of the common accounts found on these financial documents. Financial statements and tax returns will be reviewed, and case studies will be utilized to confirm the learning experience. With the knowledge gained to this point, techniques to spread financial statements will be covered to insure the results will be reliable and basic credit ratio analysis will be demonstrated to determine a company's liquidity, leverage and operating performance.

Training the Credit Analyst – Level 2

Training the Credit Analyst Level 2 is a course designed to address the needs of credit analysts who successfully completed TCA Level 1 or have a minimum of 1 to 2 years of experience as a credit analyst or commercial lender. This course will reinforce the credit skills of current credit analysts and commercial/consumer lenders in all aspects of credit analysis. This course begins with a review of financial statements and proceeds into analyzing the financial statements through detailed credit, ratio and cash flow analysis to determine financial strength. The calculation of the most important credit ratios will be demonstrated and interpreted. From this analysis, basic loan structuring will be covered utilizing Net Working Investment and Financial Impact Analysis as a means of determining the why, when and how much funds are required to support an economic entity. Cash Flow analysis utilizing the Uniform Cash Analysis Method will be taught with the results compared to the methods mostly utilized by bankers including the Traditional and EBITDA Methods. With the knowledge gained to this point, the construction of a financial forecast and how to write an effective credit memorandum will be covered as well. Other analytical tools that will be covered in detail include: Financial Forecasting; Break-Even Analysis; Sustainable Growth Rate Calculation; Sensitivity Analysis and Industry Comparison Analysis.

Who Should Attend

Credit Analysts, Lenders, Branch Managers

Workshop Instructor

Jeffrey Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender for SouthTrust Bank (a large Southeastern Regional Bank) and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta (Community Bank). Most of his career has been spent in Credit Administration, Lending (Commercial, Consumer and Real Estate), Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individuals, Middle Market Companies, Small Businesses, Real Estate and Non-Profit Organizations and managed several loan officers with portfolio management responsibilities. Mr. Johnson is now a training professional in the banking industry by leading various seminars covering important topics relating to issues in banking. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001. Mr. Johnson earned a B.A. Degree in Accounting from Morehouse College in Atlanta, GA; a MBA in Finance from John Carroll University in University Heights, Ohio; Banking Diploma from Prochnow School of Banking at the University of Wisconsin-Madison and a Graduate Certificate in Bank Management from the Wharton School of Business at the University of Pennsylvania.

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Registration Form

Registrant 1

Mr./Mrs./Ms. _____

Bank _____

Email Address _____

Branch Street Address _____

City, State, Zip _____

Phone _____

Cell _____

Please Check:
☐ 8/17 and 8/18 Training the Credit Analyst (Level 1)
☐ 8/19 and 8/20 Training the Credit Analyst (Level 2)

Registrant 2

Mr./Mrs./Ms. _____

Bank _____

Email Address _____

Branch Street Address _____

City, State, Zip _____

Phone _____

Cell _____

Please Check:
☐ 8/17 and 8/18 Training the Credit Analyst (Level 1)
☐ 8/19 and 8/20 Training the Credit Analyst (Level 2)

Payment Options

□ Check (Made payable to the Louisiana Bankers Association)

□ Visa □ MasterCard □ American Express

Card # _____

Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card $_____

Registration Fee for Level 1
LBA member (for both days): $390
Non-member (for both days): $690

Registration Fee for Level 2
LBA member (for both days): $390

□ This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address to receive the necessary documentation for reimbursement: _____

Location

The Bankers Center
5555 Bankers Avenue
Baton Rouge, LA 70808
225-387-3282

Agenda for each day

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:00 p.m.	Program Adjourns

Registration Fee for Level 1
LBA member (for both days): $390
Non-member (for both days): $690

Registration Fee for Level 2
LBA member (for both days): $390
Non-member (for both days): $690

Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a $175 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
7061 Commerce Circle, Baton Rouge, LA 70809
For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of **$127**."

Homewood Suites by Hilton
5860 Corporate Boulevard, Baton Rouge, LA 70808
*For reservations, please call (225) 927-1700 and ask for Jenny Rozas or email jennifer.rozas@hilton.com to receive a preferred rate. Be sure to mention Louisiana Bankers Association to receive a preferred rate.