



Training the Credit Analyst

August 24 & 25, 2017 ■ 9:00am - 4:00pm (both days)

The Bankers Center ■ Baton Rouge

Training the Credit Analyst is an introductory course designed to address the needs of beginning credit analysts and reinforce the credit skills of current credit analysts in all aspects of credit analysis. It begins with a thorough review of the components of financial statements and proceeds into analyzing the financial statements by preparing a financial spread and then interpreting the results. The course will teach how to write effective and comprehensive credit analyses which highlight and detail the important trends shown on the financial spreadsheet. Other analytical tools that will be covered in detail include: cash flow analysis; break-even analysis; ratio analysis, financial projections; sustainable growth rate calculation; sensitive analysis; industry comparison analysis and loan grading.

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

After attending this course, participants will:

- 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 to read the notes to financial statements and identify latent notes which may have a major impact on the operating performance of a credit
- Know how to spread the financial statements consistently and interpret the ratio analysis so that trends can be identified
- Know how to perform a detailed cash flow analysis by calculating the sources and uses of funds from one accounting period to another
- 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 calculate the sustainable growth rate and understand how varying rates of growth will impact the financial condition of the borrower

Prerequisites: In order to obtain the greatest benefit from this course, participants should have a general understanding of accounting and have a basic understanding of financial statements and credit analysis.

Who Will Benefit

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.

Registration Fee

\$375, per LBA member

\$675, per non-member

Workshop Instructor

Jeffrey Johnson is Executive Vice President and Senior Consultant at Bankers Management, Inc. in College Park, Georgia, and has more than 24 years' experience in the banking field. Most of Johnson's career has been spent on the sales, lending, and credit analysis side of banking. He has managed several loan portfolios at regional and community banks, representing a cross-section of loan types. Johnson is lead instructor at CBAI's Commercial Lending Institute and is a faculty member at the CBAI's Midwest School for Community Bankers. He also conducts extensive training for the Community Bankers Associations of Georgia, Illinois, and other community bank counterparts. He is a graduate of Morehouse College, Atlanta; John Carroll University, University Heights, Ohio; and Prochnow Graduate School of Banking, Madison, Wisconsin. Johnson received his graduate certificate in bank management from Wharton School of Business at the University of Pennsylvania, Philadelphia.



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Registration Form

Registrant 1

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Fax _____

Registrant 2

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Fax _____

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 \$ _____

- I am unable to attend. Please send me _____ copies of the manual for :
 \$300 (member fee)
 \$500 (non-member fee)
 (includes shipping and handling)
Manuals will be shipped after the seminar.

Registration Fee
 \$375 per LBA member (for both sessions)
 \$675 per non member (for both sessions)

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

Please Note: Manual not eligible for SBET funding.

*****Please bring a standard, basic (non-financial) calculator to this seminar*****

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 225-387-3282
 225-343-3159 (fax)

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.

Agenda for Both Days

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

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
 1061 Commerce Circle, Baton Rouge, LA 70803
 For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of **\$122.**"

Registration Fee

\$375, per LBA member
 \$675, per non-member

Candlewood Suites

5353 Bankers Avenue, Baton Rouge, LA 70808
 For reservations, call **(225) 925-3353** and ask for the "Louisiana Bankers Association special room rate of **\$89** by mentioning the rate code **IX3UX.**"
 Make reservations online by clicking [here](#)