



Training the Credit Analyst (Virtual)

August 11-12, 2020

August 13-14, 2020

These seminars have been change to virtual through Zoom.

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

August 11 and 12: Training the Credit Analyst (Level 1) 9:00am-4:00pm each day

August 13 and 14: Training the Credit Analyst (Level 2) 9:00am- 4:00pm each day

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; Sensitive Analysis and Industry Comparison Analysis.

Who Should Attend

Credit Analysts, Lenders, Branch Managers

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.



Training the Credit Analyst (Virtual)

August 11-14, 2020 ■ 9:00am - 4:00pm

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Registration Form

Registrant 1

Registrant 2

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

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

Please Check:
 8/11 and 8/12 Training the Credit Analyst (Level 1)
 Virtual Live Seminar Virtual Seminar Recording

 8/13 and 8/14 Training the Credit Analyst (Level 2)
 Virtual Live Seminar Virtual Seminar Recording

Please Check:
 8/11 and 8/12 Training the Credit Analyst (Level 1)
 Virtual Live Seminar Virtual Seminar Recording

 8/13 and 8/14 Training the Credit Analyst (Level 2)
 Virtual Live Seminar Virtual Seminar Recording

Registration Fee for Level 1

LBA member (for both days) Live Virtual Seminar OR Virtual Seminar Recording: \$390
 Non-member (for both days) Live Virtual Seminar OR Virtual Seminar Recording: \$690

Registration Fee for Level 2

LBA member (for both days) Live Virtual Seminar OR Virtual Seminar Recording: \$390
 Non-member (for both days) Live Virtual Seminar OR Virtual Seminar Recording: \$690

Please note: If you participate in the live virtual seminar, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you opt for the recording, we will not be able to provide a certificate because we will not be able to track attendance.

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 \$ _____

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:

Agenda for Level 1 (both days)

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

Agenda for Level 2 (both days)

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

Submit registration and view rosters in the Education Section of LBA's Website, www.lba.org.