IBA Members - $425

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates. Surcharge of 100% for Non-Members.

While we may not be able to get together "in person" for this event as originally planned given the circumstances, we know that education/training to stay current and be the best banker you can be is important. That's why we're committed to providing this two-day course and we're taking it online via webinar technology. Same instructor with the same content, but you'll have the ability to join from wherever you're located from the convenience (and safety) of your computer. We look forward to seeing you online!

You will receive your manual 4-5 days in advance should you want to print this to have during training. At this time, you will also receive log in instructions. This is a completely LIVE virtual training where you will be able to ask questions directly to the speaker.

CONFIRMATION / CANCELLATION

The IBA will send confirmations as requested for its programs. Please check the appropriate box & include a fax number on the registration form. If you have questions, contact Elizabeth DeHaven via e-mail at edehaven@indiana.bank or phone the IBA Office at 317-387-9380.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences on the day of the program. Substitutions are welcome at anytime.
PROGRAM OVERVIEW

This two-day course provides lenders and analysts with important tools beyond basic business financial ratios and credit analysis. First, it expands the conventional ratio analysis into cash flow analysis. Second, the non-financial issues faced by the business (industry, market and management risk) are discussed in relation to the ratios and cash flow results. Third, we introduce advanced tools that bring all of these concepts together: sustainable growth rate and break-even analysis. These tools lay the groundwork for developing assumptions to be used with computerized projection models. Finally, we discuss how to bring these issues into your written analysis of the credit. This course is “hands on” (bring a calculator) with cases and exercises demonstrating key concepts.

PRESENTER

Richard Hamm has been training bankers for over 28 years, specializing in all phases of commercial lending and credit, including portfolio & risk management, commercial real estate and appraisals, plus selling & negotiating skills. His training work includes our top industry associations (the ABA & RMA), regional banking schools (Barret School of Banking - Memphis, Graduate School of Banking - Wisconsin, Southwestern Graduate School of Banking - Dallas, and Graduate School of Banking at Colorado), numerous statewide banking and community banking associations, plus individual banks. On the consulting side, he has been involved in director training, loan policy formation, bank formation (start-ups & acquisitions) and related strategic planning. The RMA Journal has published over 20 articles by Hamm on various lending topics, and he has served for many years on its Editorial Advisory Board. He is based in Huntsville, AL and has owned/operated Advantage Consulting & Training for 14 years, after a 22-year banking career including senior positions in lending and credit. He has BS & MBA degrees from the University of Alabama.

SEMINAR TOPICS

- Review of basic financial statement analysis and ratios
- How the accountant-prepared statement of cash flow (SCF) is constructed
- Introduction to the Uniform Credit Analysis (UCA) cash flow model and how it is derived from financial statements or tax returns
- Analytical conclusions that can be made from the SCF or the UCA model, including five key cash flow relationships
- How to assess repayment ability and collateral with operating lines of credit
- How to assess industry, market and management risks and their effect on financial results and your risk rating for the borrower
- Introduction to the concept of sustainable growth rate (SGR)
- Introduction to the concept of sales break-even point (BE)
- How to use SGR and BE to identify key variables and expedite the computerized financial statement projection process
- Tips for writing up your analytical conclusions

ADVANCED CREDIT ANALYSIS SCHOOL

Who Should Attend:

Branch managers, small business lenders, commercial lenders, credit analysts, loan review specialists, lending managers and credit officers.

AGENDA BOTH DAYS

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<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>8:45 a.m.</td>
<td>Log In &amp; Registration</td>
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<tr>
<td>9:00 a.m.</td>
<td>Program Begins</td>
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<tr>
<td>12:00 Noon</td>
<td>Lunch</td>
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<tr>
<td>1:00 p.m.</td>
<td>Program Resumes</td>
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<tr>
<td>4:00 p.m.</td>
<td>Program Adjourns</td>
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