

## LOCATION & DETAILS

This school will be held on February 13-14, 2025 at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240. Directions, map and a list of local hotels are available on our website at [indiana.bank](http://indiana.bank) or by calling 317-387-9380. The program fees include training materials, continental breakfast, lunch and refreshments.

## AGENDA

8:30 a.m. Registration & Breakfast  
9:00 a.m. Program Begins  
12:00 p.m. Lunch  
4:00 p.m. Program Resumes

All times in EST

## CONFIRMATION/CANCELLATION

The IBA will send confirmations as requested for its programs. Please check the appropriate box on the registration form. If you have questions, contact AyZha Hazelwood at 317-387-9380 or via email at [ahazelwood@indiana.bank](mailto:ahazelwood@indiana.bank).

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 any time.

## WHO SHOULD ATTEND

The school is designed for branch managers, small business lenders, commercial lenders, credit analysts, loan review specialists, lending managers and credit officers.

## SPEAKER

### RICHARD HAMM

**Richard has been training bankers for over 30 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 12 years, after a 22-year banking career including senior positions in lending and credit. He has BS & MBA degrees from the University of Alabama and holds the CTP (Certified Treasury Professional) designation.**

# ADVANCED CREDIT ANALYSIS SCHOOL

**FEBRUARY 13-14, 2025  
9:00 A.M. - 4:00 P.M.**

IBA CENTER FOR  
PROFESSIONAL DEVELOPMENT

8425 Woodfield Crossing Blvd, Suite 155E  
Indianapolis, IN 46240



## 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.



## SEMINAR TOPICS

- Review of basic financial statement analysis and ratios, with an emphasis on themes and flow of the written analysis  
How the accountant-prepared statement of cash flow (SCF) is constructed  
Overview of 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, plus a brief review of how CRE cash flow differs and involves a projection component
- 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, plus similar, non-financial risks for CRE lending
- 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 projections and other analytical conclusions

## REGISTRATION

Dept. 109

Name

Nickname for Badge

Bank/Firm

Address

City/State/Zip

Phone

Emergency Phone # (In case of bad weather, etc.)

Email

### Fees

IBA Member

\$295 - First attendee

\$245 - Each additional attendee

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. 100% surcharge applied to non-members.

### Payment Information

Total payable to the IBA Foundation, Inc.

Credit Card Information (Please circle one):

Check Enclosed    VISA    MasterCard    AMEX

Cardholder Name

CVV Code

Card Number

Exp. Date