

BREAKING INTO BANKING 101: FUNDAMENTALS OF COMMERCIAL LENDING

Virtual Training

Feb 26, 2025

Program Overview

Commercial banking can be intimidating because of its complexity and the risk-oriented nature of the work. This course is a clear and thorough introduction to the key concepts, terminology and processes involved in credit and lending. It doesn't assume much prior knowledge of the topic, so it's ideal for those in their first year in the industry. Learners will walk away with a clear understanding of their job and how their specific role fits into the bank's overall profitability goals.

Seminar Topics

- The Business of Banking
 - Why customer relationships matter
 - Identifying and managing risk
 - Net interest income vs. fee income
- Why Businesses Borrow Money
 - Working capital financing
 - Real estate and capital expenditures
 - Start-ups, buyouts, bridge loans, and losses
- The Art of Underwriting – Part I
 - Industry considerations
 - Life cycle stage of your borrower
 - Analyzing quality of management
- The Art of Underwriting – Part II
 - Four levels of quantitative analysis
 - Balance sheet: liquidity and leverage
 - Income statement: margins and coverage
- Loan Structuring – Part I
 - Types of loan facilities
 - How loan pricing really works
 - Tenor and amortization
- Loan Structuring – Part II
 - Analyzing your collateral
 - What loan covenants do for you
 - The value of guarantees
- The Credit Approval Process
 - Courtship and the “life of a loan”
 - Selling the deal twice – bank and customer
 - Loan documentation
- Loan and Portfolio Monitoring
 - Understanding “Expected loss”
 - Loan grading – regulatory definitions
 - Asset performance and loan loss provisions
- The Complex Lending Machine
 - Internal relationships
 - Introduction to twelve key banking groups
 - Critical partnership: Credit and Lending
- Test Drive Your Job
 - A day in the life of a credit analyst
 - Prerequisite traits for success
 - Career advice and how to love your job



Presenter: Andy Keusal - Keusal Learning, LLC

Andy Keusal is passionate about using his teaching gift to help others reach their potential. After earning his B.A. in Psychology from the University of Notre Dame, he spent eighteen years in commercial banking, during which he interviewed, hired, and trained hundreds of new bankers. He also helped build and run one of the nation's premier credit training programs at a large Midwest regional bank. He left his corporate career in 2015 to found Keusal Learning, where he now helps people master the basics of banking. Many of his trainees have moved on to prosperous careers in banking, private equity, and even business ownership.

As a husband and father of ten children, Andy devotes much of his time and energy to helping his wife Andrea educate their nine children still living at home. Whether at home or in the workplace, Andy has a knack for making complex things simple, using humor and a comfortable presentation style to communicate with his audience. He is the author of the popular book, “Breaking into Banking: Cracking the Code on Launching a Successful Career in Commercial Banking,” and the creator and facilitator of the video course by the same name.

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Who Should Attend?

New credit analysts, lenders and underwriters, as well as bankers who don't do credit analysis but need a working knowledge of the process. This may include statement spreaders, loan processors and closers, treasury management associates, administrative support for credit or lending officers, branch managers, and interns.

Agenda (Eastern Standard Time)

9:15– 9:30 a.m. Connect to meeting
9:30 - 1:30 p.m. Program Begins
1:30 –2:15 p.m. Lunch Break
2:15 - 5:00 p.m. Program continues

*Agenda schedule is in EST and subject to change.

Virtual Training

You will receive your manual 2-3 days in advance should you want to print this to have during training. At this time, you will also receive log in instructions. Each attendee will need a computer, as you will be participating individually AND in group discussions.

**Don't miss this opportunity to learn about Fundamentals of Commercial Lending!
REGISTER TODAY!**

Attendee Information

Please type or print legibly.

Bank Name

Attendee Name

Email Address

Address

City

State

Zip code

Telephone

Payment Information

Credit Card Information (check one):

MasterCard VISA AMEX Invoice Me

Total Amount Due \$ _____

Cardholder Name

CVV Code

Card Number

Exp. Date

Register online at indiana.bank!

Fees

IBA Members - \$275 per person

Participation in this IBA Forum is limited to IBA member financial institutions, and nonmembers financial institutions from an eligible membership category at applicable member or non-member rates.

Cancellation Policy

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 the day before or absences on the day of the program. Substitutions are welcome at any time.

Want more information? Contact:

Laurie Rees

VP, Education and Events

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