



**INDIANA
BANKERS
ASSOCIATION**

Indiana Bankers Association
8425 Woodfield Crossing Blvd.
Suite 155E
Indianapolis, IN
46240

Essentials of Commercial Credit Analysis Series

March 7, 2023 • April 12, 2023 • May 10, 2023 • July 12, 2023



Essentials of Commercial Credit Analysis Series

Essentials of Commercial Credit Analysis provides bankers with foundational principles for effective commercial and real estate lending, commercial credit analysis, underwriting, and loan review. This four-day series will prepare bankers to successfully analyze credits and make wise, evidence-based loan recommendations in today's banking environment, where they must have the skills and flexibility to respond to a wide range of loan requests. This course follows PSI's "tell-show-do" facilitation approach to maximize participant interaction and the learning experience. Participants will learn to apply lending, underwriting and credit analysis principles through real life case studies, examples and practice problems. Worksheets for calculating Debt-to-Income, Debt Service Coverage, and Global Debt Service Coverage are included.

The Faculty

Performance Solutions, Inc. (PSI) is a training and consulting company that has been part of the banking community for over 35 years. PSI specializes in providing solutions to the key challenges facing banks today in attracting and building profitable relationships with customers. Christie Drexler is senior consultant and facilitator for PSI. She has over 26 years of experience in the financial industry serving community and regional banks. Her extensive experience includes successfully navigating retail, operations, treasury services and commercial banking careers. She has served as chief retail officer, chief credit officer and market/division president. Christie has a B.S. in finance from Berry College and an MBA from Georgia College & State University. She is a passionate facilitator and coach with a focus on developing competent, caring and impactful leaders in all roles of banking.

Who Should Attend?

This series is targeted to Commercial Lenders, Commercial Real Estate Lenders, Commercial and Industrial Lenders, Small Business Lenders, Credit Analysts, Commercial Loan Underwriters, Loan Review Officers, and Management Trainees.

Why Participate?

The Essentials of Commercial Credit Analysis Series is a cost-effective way to ensure that your expertise is all it needs to be. Plus, networking with other industry experts will give you great ideas to add to your present program and will provide a birds-eye view of what to expect.

Hotel Reservations

All classes will be held at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240. If you need overnight



accommodations, please call the IBA for a list of hotels in the area or check our website at indiana.bank.

Meals

The IBA will provide continental breakfast, refreshment breaks and lunch each day.

Dates & Location

Each workshop will be held at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd, Suite 155E, Indianapolis, IN 46240.

Registration will begin at 8:30 a.m. on Wednesday. Class will begin each day at 9:00 a.m. and end at 4:00 p.m.

Workshop 1 - March 7, 2023

Workshop 2 - April 12, 2023

Workshop 3 - May 10, 2023

Workshop 4 - July 12, 2023

AGENDA

Workshop 1 - March 7, 2023

Introduction to Commercial Lending and Financial Accounting

- Lending in Today's Community Bank
- The Commercial Loan Application Process
- 5 Cs of Credit Evaluation: Capacity, Character, Capital, Collateral, Conditions
- Types of Borrowers/Legal Entities
- Defining the Borrowing Need and Sources of Repayment
- Types of Commercial Loans and Loan Structuring
- Financial Accounting 101 for Lenders
- Types and Quality of Financial Statements
- Evaluating Guarantor Support and the PFS
- Getting a Complete Loan Application

Workshop 2 - April 12, 2023

CRE Lending, Traditional Cash Flow Methods, and Analyzing Tax Returns

- Commercial Real Estate Lending Defined
- Common Types of CRE Projects and Credit Considerations
- Real Estate Appraisal Analysis, Lease Analysis, and Other Considerations
- Calculating Debt Service Coverage, Global Debt Service Coverage, and Global Debt to Income
- Analyzing Personal Income Tax Returns – Form 1040 and Schedules
- Analyzing Business Tax Returns
- Real World CRE “Loans Gone Bad”

Workshop 3 - May 10, 2023

C&I Lending, Financial Statement Analysis, Direct (UCA) Cash Flow Analysis

- C&I Lending Defined
- Cash Conversion Cycle and Working Capital
- C&I Borrowing Causes and Loan Structure
- C&I Collateral Analysis and Monitoring
- Financial Statement Analysis: Trend Analysis, Common-Size Analysis, Ratio Analysis
- Statement of Cash Flow and Direct UCA Analysis
- Projecting Future Income and Cash Flow
- Real World C&I “Loans Gone Bad”

Workshop 4 - July 12, 2023

Effective Credit Memos, Proper Loan Grading, Portfolio Management, and Relationship Building

- 5 C's and the Effective Credit Memo
- Assessing Risk and Mitigation Strategies
- Proper Loan Grading
- Ongoing Loan Monitoring, Exception Management, and Loan Review
- Problem Loan Workouts
- Effectively Communicating with Credit Partners
- Building Loyal Client Relationships



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Registration Fees

Registration fees include; handout materials, continental breakfast, refreshment breaks, and lunch. Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. Please register early.

IBA Members / Associate Members

\$999 Full series

\$275 Stand alone

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. A 100% surcharge for non-members will be applied. Within three or more business days prior to the first 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 one day prior or absences on the day of the program. Substitutions are welcome at any time.

General Information

Attire: Business casual attire is appropriate for all IBA programs. Because of temperature variation in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs/Dietary Needs:

If you have a disability that may affect your participation in this program, please notify the IBA at least 10 days before the program. We will contact you to discuss accommodations. If you have a dietary need, please contact Elizabeth DeHaven at the IBA to let her know at least two (2) days prior to the program.

Essentials of Commercial Credit Analysis

(Dept. 50)

Attendee Name _____ Email _____

Attendee Name _____ Email _____

Attendee Name _____ Email _____

Bank Name _____

Address _____

City, State, Zip _____

Phone _____ Fax _____

☐ Please Send Invoice

☐ VISA

☐ MasterCard

Total Amount Enclosed \$ _____

Card Holder Name _____ CVV Code: _____

Credit Card Number _____ Expiration Date _____

Please return registration form along with payment to: Indiana Bankers Association, 8425 Woodfield Crossing Blvd, Suite 155E, Indianapolis, IN 46240. You may also register online at indiana.bank.



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