FEES

The following fees include the program, training materials, continental breakfast, lunch and refreshments for each day.

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.

LOCATION

This two-day seminar will be at the IBA Center for Professional Development, located at 8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis, IN 46240. Directions, map & a list of local hotels are available on our website, www.indianabankers.org or by calling 317-387-9380.

SPECIAL ACCOMMODATIONS

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need special accommodations or have dietary restrictions, please let us know.

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 Marcy Borden via e-mail at mborden@indianabankers.org or phone the IBA Office at 317-333-7162.

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 anytime.

This course is designed to address the needs of bank personnel with minimum experience in analyzing commercial and consumer loan requests.

- Attend This IBA Seminar -

Training the Credit Analyst

Tuesday & Wednesday
July 28-29, 2020

IBA Center for Professional Development Indianapolis

INDIANA BANKERS ASSOCIATION

Register Online
www.indianabankers.org

Program Overview

Training the Credit Analyst Level 1 is a course designed to address the needs of bank personnel with minimum experience in analyzing commercial and consumer loan requests or 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. Accounting is the foundation upon which financial statement and tax returns are prepared. Successful Lenders and Credit Analysts possess a firm understanding of accounting. The course will then progress to a detailed review of financial statement including the balance sheet, income statement, statement of retained earnings, statement of cash flow and notes to the financial statements.

The most common credit ratios utilized to reach credit decisions will also be covered to determine a company's liquidity, leverage and operating performance then
progression will lead into the calculation of cash flow analysis utilizing the Uniform Cash Analysis Method in addition to the Traditional and EBITDA (Earning Before Interest, Taxes, Depreciation and Amortization) Methods.

Who Should Attend

Credit Analysts, Consumer Lenders, Commercial Lenders, Branch Managers, Loan Review Personnel, Real Estate Lenders, Credit Administration Personnel

Agenda Both Days

8:30 a.m.	Registration & Continental Breakfast
9:00 a.m.	Program Begins
12:00 Noon	Lunch (included)
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns

Seminar Topics

Specifically, the course will cover the following topics:

- Accounting Principles and Assumptions

- Understanding the Rules of Debits and Credits to create financial statements

- Detail review of financial statements and tax returns

- How to calculate credit ratios to determine financial strength defined by Liquidity, Leverage, Asset Management Capability and Operating Performance

- How to calculate Cash Flow utilizing the Uniform Cash Analysis Method

To reinforce the learning experience, several case studies will be utilized.

Presenter

Jeffery W. Johnson is a training professional in the financial industry leading various seminars covering important topics relating to issues in financial institutions. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual financial institutions nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

Mr. Johnson earned a B.A. Degree in Accounting from Morehouse College in Atlanta; a MBA in Finance from John Carroll University in University Heights, Ohio; Banking diploma from Prochnow School of Banking at the University of Wisconsin and a Graduate Certificate in Bank Management from the Wharton School of Business at the University of Pennsylvania.

Training the Credit Analyst

(Dept. 15)
Please type or print legibly.
Copy this form for additional participants.

_____
Name

_____
Nickname for Badge

_____
Bank/Firm

_____
Address

_____
City/State/Zip

_____
Phone   Fax

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

_____
E-Mail

Fees

☐ $425 IBA Member

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.

Payment Information

Total payable to the IBA Foundation, Inc.

☐ Check Enclosed ☐ VISA ☐ MasterCard ☐ AMEX

_____
Account Number   Exp. Date

☐ Confirmation ☐ Fax a map & list of Hotels

Dress is Business Casual

Register online: www.indianabankers.org

Return this form to:
IBA Foundation Inc.
8425 Woodfield Crossing Blvd
Suite 155E
Indianapolis, IN 46240-7321
317-387-9380 Fax: 317-333-7162

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