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 course will be held on Wednesday & Thursday, September 16 & 17, 2020 via zoom technology.

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 session 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 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. 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 the day before or absences on the day of the program.

**FEES**

This two-day course provides lenders and analysts with important tools beyond basic business financial ratios and credit analysis.

**VIRTUAL**

Advanced Credit Analysis School

*Wednesday & Thursday*

*September 16 & 17, 2020*

**IBA Center for Professional Development**

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

Register Online
Indiana.bank
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.

**Program Overview**

Richard Hamm has been training bankers for over 29 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.

**Presenter**

Richard Hamm

**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

**Who Should Attend**

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

**COVID-19 Release and Hold Harmless:**

By registering for and attending an Indiana Bankers Association (“IBA”) event or meeting, you acknowledge that there is an unknown risk of potential exposure to COVID-19 from contaminated surfaces or contact with other persons, and you voluntarily agree to assume and accept said risks. Such exposure could result in illness, disability or death. You agree to waive, release hold harmless and indemnify the IBA and its affiliates, directors, officers, employees and agents from and against any and all claims of liability and/or damages from exposure to COVID-19. Registrants and attendees warrant and represent that they will comply with all governmental, IBA and host facility laws, orders, restrictions and guidelines regarding COVID-19 when participating in an IBA event or meeting.

**Advanced Credit Analysis School**

(Dept. 101)

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Fees

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Total payable to the IBA Foundation, Inc.

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Indianapolis, IN 46240-0048

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