

2026 Advanced Credit Analysis School

September 9-10, 2026

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
- How the accountant-prepared statement of cash flows (SCF) is constructed
- Introduction to the 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
- 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
- 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 analytical conclusions

Meet the Presenter



Richard Hamm 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 - now ProSight Financial), 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 (startups & 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.

Who Should Attend

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

Agenda (Both Days)

8:45 a.m. Registration and 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

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,

Registration Fees

IBA Members - $425

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. Surcharge of 100% for non-members.

2026 ADVANCED CREDIT ANALYSIS SCHOOL

REGISTRATION

DEPT. 24

Please type or print legibly.

Bank Name _____

Attendee Name_____

Email Address _____

Additional Attendee Name_____

Email Address _____

Address _____

City _____ State _____ ZIP _____

Telephone _____

Cell # (in case of weather emergency) _____

Payment Information

Credit Card Information (circle one):

MasterCard VISA AMEX Invoice Me

Total Amount Due $_____

_____
Cardholder Name CVV Code

_____
Card Number Exp. Date

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 Molly Gibbs at mgibbs@indiana.bank or 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 or absences on the day of the program. Substitutions are welcome at any time.

INDIANA BANKERS ASSOCIATION

Register online at indiana.bank!