

FUNDAMENTALS OF COMMERCIAL LENDING 201: ANALYZING REPAYMENT SOURCES

Virtual Training

Wednesday, March 25, 2026
9:50 am - 5:00 pm

Program Overview

This nine-module online course is a "sequel" to the 101 course and is best taken after completion of that course, though it is not a prerequisite. The 201 course includes a case study and dives deeper into topics covered in modules 4, 6 and 8 of the 101 course: analyzing a borrower's balance sheet, income statement, collateral and risk ratings.

Seminar Topics

- Introduction and Overview
  - Outline of course objectives and topics
  - Understanding primary and secondary repayment sources
  - Why banks need accurate loan data to estimate credit losses
- Balance Sheet Analysis, Part 1: Analyzing Liquidity
  - Better definitions of assets, liabilities, and equity
  - Measuring liquidity: beyond formulas and ratios
  - Quality of current assets
- Balance Sheet Analysis, Part 1: Analyzing Leverage
  - The difference between debt and equity
  - How to measure leverage
  - Highly leveraged lending
- Income Statement Analysis, Part 1: Revenues and Profit Margins
  - The difference between debt and equity
  - How to measure leverage
  - Highly leveraged lending
- Income Statement Analysis, Part 2: Coverage Ratios
  - Explanation of fixed charges
  - EBITDA as a proxy for cash flow
  - Measuring debt service coverage and fixed charge coverage
- Collateral Analysis, Part 1: Non-current Assets
  - Why bankers need a back-up plan
  - Commercial real estate as collateral
  - How to evaluate fixed assets
- Collateral Analysis, Part 2: Trading Assets
  - Understanding self-liquidating collateral
  - How to assess the value of inventory
  - Analyzing a borrower's Accounts Receivable
- Collateral Analysis, Part 3: Solving the Problems
  - Understanding Accounts Receivable Aging reports
  - Borrowing base formulas and certificates
  - Unsecured and under-secured loans
- Risk Ratings, Expected Loss, and Provision for Credit Losses
  - Assessing an obligor's likelihood of repayment
  - Dual risk ratings and expected loss
  - Provision for Credit Losses and why it matters



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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DEPT 69

Who Should Attend?

This course is most appropriate for credit analysts, lenders, portfolio managers, and others who need skills in financial statement analysis and writing credit documents.

Location

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.

Agenda

9:40– 9:50 a.m. Connect to meeting
9:50 - 1:30 p.m. Program Begins
1:30 –2:15 p.m. Lunch Break
2:15 - 5:00 p.m. Program

*Agenda schedule is in ET

Fundamentals of Commercial Lending 201: Analyzing Repayment Sources

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

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.

Event Contact

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Professional Development Coordinator
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317-387-9380

Register online at indiana.bank!