

Credit Analysis Seminar



PROVIDED BY



June 27-28, 2023 | Courtyard by Marriott, Fargo Moorhead, MN

Credit Analysis Seminar provides bankers with foundational principles for effective commercial and real estate lending, commercial credit analysis, underwriting, and loan review. This course 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 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.



Facilitator

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 experience has been expansive to include 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 and State University. She is a passionate facilitator and coach with a focus on developing competent, caring, and impactful leaders in all roles of banking.

Audience

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.**

Investment

\$695 - Bank Member (*BankIn MN or ICBND*)

Contacts & Registration



Contact patti@minnesota.bank
Registration at minnesota.bank



Contact jessiep@icbnd.com
Registration at icbnd.com

Topics Covered



Introduction to Commercial Lending and Financial Accounting

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

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
- Credit Analysis and the Problem Loan
- Effectively Communicating with Credit Partners
- Building Loyal Client Relationships and Growing the Bank

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

- Common Types of Community Bank 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"

Small Business / C&I Lending Basics, Financial Statement Analysis, Direct (UCA) Cash Flow Analysis

- Why Micro and Small Business Lenders Must Understand C&I Lending
- 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 / Small Business "Loans Gone Bad"