



Fundamentals of Commercial Lending 201

Analyzing

Repayment Sources

Virtual Seminar

Presented by: Andy Keusal, Keusal Learning LLC
February 18, 2021 8:30am - 4:00pm

Analyzing Repayment Sources is a 9-module course and a “sequel” to the Fundamentals of Commercial Lending Course. This course dives deeper into topics like analyzing a borrower’s balance sheet, income statement, collateral and risk ratings. The course will cover the difference between debt and equity, commercial real estate as collateral, how to evaluate fixed assets, how to assess the value of inventory and much more.

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. It is recommended that students first take the Fundamentals of Commercial Lending course, but it is not a prerequisite.

Seminar Topics Include

- Balance Sheet Analysis - Analyzing Liquidity
- Balance Sheet Analysis - Analyzing Leverage
- Income Statement Analysis - Revenues and Profit Margins
- Income Statement Analysis - Coverage Ratios
- Collateral Analysis - Non-Current Assets
- Collateral Analysis - Trading Assets
- Collateral Analysis - Solving the Problems
- Risk Ratings, Expected Loss, and Provision for Credit Losses

Analyzing Repayment Sources Virtual Seminar

Registration Fee
Registration fee includes full day of webinar instruction and printed course manual that will be mailed to attendees.

	<u>Advance</u>
Members	\$220
Nonmembers	\$440

(Pricing is per person)

Refunds will be available at any time.

Mail this form with payment to:

Attn: Registrar
Iowa Bankers Association
P.O. Box 6200
Johnston, IA 50131

Or register online at www.iowabankers.com

Bank _____

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City _____ State _____ Zip _____

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1. Name _____

Email _____

2. Name _____

Email _____

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Thursday, February 18, 2021 - 8:30am - 4:00pm

About the speaker:



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.

The class will be held via Zoom Webinar. Participants will receive a printed manual in the mail. The session will be recorded, so if attendees miss part of the session they will have access to the recording.

Questions and Special Needs

If you have questions contact Jill Manternach at Iowa Bankers Association at 800-532-1423 or jmanternach@iowabankers.com.

**Don't miss this opportunity to expand your Commercial Lending knowledge.
REGISTER TODAY!**