



# TRAINING THE CREDIT ANALYST SEMINAR

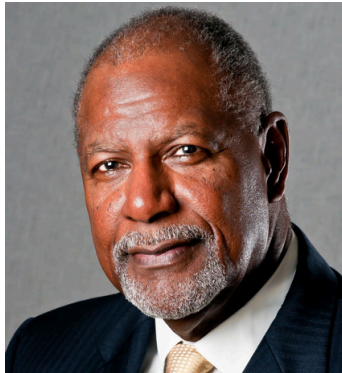
March 12, 8:15 a.m. - 3:30 p.m. | March 13, 8:15 a.m. - 3 p.m. | PA Bankers Training Room

This two-day program is designed to provide lenders and analysts the tools required to understand and use financial information provided by borrowers. The key to producing high-quality analysis is to understand the actions or inactions of your borrower's management team. We then must be able to ask the borrowers the "right" questions. The goal is to measure risk, develop loan structure, and the capacity to repay the loan. The loan officer/analyst must be able to communicate that information to the Loan Committee and the customer. Ultimately, good loan officers are able to provide value-added information that allows their borrowers to make better business decisions. This program qualifies for 13 CPE credits.

## TOPICS

- Review of Accounting
- Ratio Analysis
- Borrowing Causes
- Cash Flow Analysis
- Projections

## MEET THE PRESENTER



### David Kemp

President, Bankers Management, Inc.

David has more than 30 years of management experience in consulting, training credit administration and new business development.



Members: \$700 | Affiliate Members: \$760 | Non-Members: \$1,050

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Jackie Catalano | [jcatalano@pabankers.com](mailto:jcatalano@pabankers.com) | (717) 255-6939