

Getting Behind the Numbers: Qualitative Analysis

December 12, 2011 2:00pm - 4:00pm

Financial analysis, which is really “Quantitative” Analysis, is about looking at the numbers and assessing the changes. However, it is not really credit analysis until the outcome of the numbers has been explained. That explanation involves moving from the numbers to the events that caused the numbers to look the way they do. Making an assessment of those events involves “Qualitative” Analysis. This allows an analysis to be performed around the events, not just the numbers and allows the borrower’s business performance to be more thoroughly explained. Topics to be covered include:

- Economy and Impact on Business Performance
- Operating Environment and Impact on Business
- Industry Risk Analysis
- Marketplace Strategy Risk Analysis
- Business Risk Analysis
- Management Risk Analysis
- Complete and practical application by doing an analysis of participant’s institution marketplace using the elements discussed in the class.

Instructor: Jeff Judy of Jeff Judy Associates, well known Minnesota instructor
\$225 – LIVE OR RECORDED (\$20 extra for CD mailed to you) or \$300 – BOTH Webinars

Management to Repayment: Loan Structure

December 12, 2011 11:00am - 1:00pm

Making loans is the easy part; collecting them is much more difficult. Loan structure is the tool commercial bankers use to manage the loan to repayment. This workshop will focus on structuring of commercial loans. The intent is to provide a process for structuring loans to increase the likelihood of repayment. From Structure the ongoing loan management and monitoring is developed. Loan Management tools of Collateral, Covenants, Pricing, and Documentation will also be addressed.

- *Review Key Financial and Credit Analysis Tools:* A properly structured credit is one where the “Borrowing Cause” and “Repayment Source” are in alignment.
- *Discuss the “Loan Structure Framework”:* Proper credit structure involves Operational, Legal, and Credit components. Each component and its role in risk management will be addressed.
- *Review the role of Loan Management:* Discuss the role of documentation, collateral, pricing, documentation and risk ratings.
- *Provide tools for Loan Monitoring:* Covenants are used to provide the banker with a way to measure the borrower’s performance to repayment.

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Please use the enrollment form on page 2 to sign up.

Southeast Regional Center for Financial Training, Inc. Course Enrollment Form Fax to (904) 354-1834

Photocopy this page or print it from the "Forms and Info" page at www.cft-flsc.org

Please print all information clearly.

First Name _____ MI _____ Last Name _____

Title _____ Company _____

Work Street Address _____

City/State/Zip _____

Office Phone Number _____ Office Fax Number _____

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Your Educational Goal: Please indicate which AIB Diploma or Certificate you are pursuing. _____

Course Information: Please refer to the course schedule for the information needed to complete this portion of the enrollment form. Course type categories to use on the form below are: In-Person (IP), Instructor-Led Online (ILO), Self-Paced Online/ABA eLearning (SPO), or Assisted Self-Study (SS).

| Course Title | Course # (when applicable) | Start Date (when applicable) | Course Type | Amount* |
|--------------|----------------------------|------------------------------|-------------|---------|
| 1. _____ | _____ | _____ | _____ | _____ |
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*Appropriate fees will be added. (i.e. tax, administration, shipping and handling, etc.)

"I hereby agree to abide by my bank's stated policy on educational benefits and should I not complete this course in the manner prescribed, I will reimburse my employer or CFT accordingly. I hereby authorize the release of my grades to CFT and my employer."

Student's Signature _____ Date _____

Bill My Bank
 Check Enclosed (payable to Southeast Regional CFT)
 Send Invoice to pay by Credit Card

"As the approving individual of this student, I authorize payment for this enrollment from my financial institution to CFT, and I understand I may be responsible for processing the invoice generated by CFT for this student."

Approver's Name _____ Date _____

Approver's Signature _____ E-Mail _____

Approver's Address _____ Phone Number _____

Approver's Cost Center _____ Send Invoice to _____ E-Mail _____

Policies and Procedures

All enrollment, extension, drop, withdrawal, and other standard policies and fees apply to this enrollment. See the Policies and Procedures section of the course schedule for these details and more. Please visit the website, call the CFT Office, or e-mail your request for course descriptions, diploma and certificate worksheets, to drop or withdrawal, or if you have other questions.

