

# COMMERCIAL CREDIT ANALYSIS SERIES



JANUARY 30 - 31  
JUNE 4 - 5



Michigan Bankers Association

michigan.bank  
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(517) 485-3600

MICHIGAN BANKERS ASSOCIATION  
507 S. Grand Ave.  
Lansing, MI 48933

# COMMERCIAL CREDIT ANALYSIS SERIES I & II

**JANUARY 30-31\***

This four-session series 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. Participants may choose to enroll in the entire four-session series, or they may choose to enroll in individual sessions which meet their unique development needs.

## **SESSION I & II**

- Lending in Today's Community Bank
- 5 C's of Credit Evaluation: Capacity, Character, Capital, Collateral, Conditions
- Types of Borrowers/Legal Entities
- Defining the Borrowing Need and Sources of Repayment
- Commercial Lending Lines of Business
- Types of Commercial Loans and Loan Structuring
- Financial Accounting 101 for Lenders
- Types and Quality of Financial Statements
- Evaluating Guarantor Support and the PFS
- Getting a Complete Loan Application
- The Application of Traditional Debt Service Coverage
- Calculating Debt to Income for Consumer Loans to Commercial Borrowers
- Calculating Debt Service Coverage and Policy Considerations
- Calculating Global Debt Service Coverages for Business Owners/Guarantors
- Commercial and Consumer Fair Lending Compliance in Underwriting
- Analyzing Personal Tax Returns and Key Schedules
- Analyzing Business Tax Returns: LLC, S-Corp, C-Corp
- When and Why to Request K-1's
- Lessons Learned: CRE Problem Loans

## **ATTENDEES ARE REQUIRED TO:**

- Attend and engage fully in training.
- Bring a calculator to class.
- A laptop is recommended, but not required.

\* **If inclement weather, a virtual option will be added.**

## **ACCOMMODATIONS**

*Registration does not include accommodations.*

### **COURTYARD LANSING DOWNTOWN**

600 E Michigan Ave, Lansing, MI 48912  
(517) 367-6677

### **COURTYARD BY MARRIOTT LANSING**

2710 Lake Lansing Rd., Lansing, MI 48912  
(517) 482-0500

Ask for the Michigan Bankers Association  
corporate rate

## **ADDITIONAL INFORMATION**

### **AGENDA**

9 a.m.-4 p.m. daily EST.

### **LOCATION**

Michigan Bankers Association  
507 S. Grand Ave.  
Lansing, MI 48933



# COMMERCIAL CREDIT ANALYSIS SERIES III & IV

**JUNE 4-5**

The instructor's facilitation approach encourages participant engagement and, thus, enhances their learning experience. Participants apply lending, underwriting, and credit analysis principles through real-world examples, practice problems, and case studies. Worksheets for calculating Debt-to-Income, Debt Service Coverage, and Global Debt Service Coverage are included..

## **SESSION III & IV**

- Trend Analysis, Common-Size Analysis, Ratio Analysis
- Balance Sheet and Impact of Changes on Cash FlowAnalyzing Working Capital
- Cash Conversion Cycle
- Key Differences in Analyzing C&I and CRE Loans
- Analyzing and Monitoring Loans Secured by Inventory and Account Receivable
- Projecting Future Income and Cash Flow
- Lessons Learned: C&I Problem Loans
- Writing Effective Credit Memos
- Assessing Risk and Mitigation Strategies
- Proper Loan Grading
- Ongoing Loan Monitoring, Exception Management, and Loan Review
- Problem Loan Workouts
- Effectively Communicating with Credit Partners
- Building Loyal Client and Stakeholder Relationships

## **ADDITIONAL BENEFITS**

- Gain a solid foundation for a career in commercial lending. Become more aware of the pitfalls of common lending and credit analysis mistakes.
- Understand why knowledge UCA cash flow analysis is an under-valued, yet critical skill for all small business and commercial bankers. Learn how to interpret and communicate "the story" conveyed in the financial statements.
- Become familiar with analysis provided by commonly used bank financial analysis software.
- More effectively communicate with key stakeholders to improve loan decisioning and client service.

## **MEET THE SPEAKER**

*Christie Drexler is the Owner of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking. In association with Performance Solutions, Inc. and Dianne Barton, Christie has offered training and consulting services through Drexler Consulting, LLC, for the past three years.*

*Christie has twenty-six years of direct experience in the financial services industry, working for both community and large regional banks. Her experience has been expansive to include successfully navigating retail and commercial banking careers. She has served as Division President, Market President, Chief Credit Officer, Chief Retail Officer, and Regional Sales & Service Manager. 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 who strives to live the values and leadership strategies she teaches in her training programs.*



# IT'S EASY TO REGISTER!

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NAME

BANK/FIRM

TITLE

EMAIL *(required for confirmation)*

NAME

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REGISTRATION	DATES	PRICE	ATTENDING
Session I & II	January 30-31	\$490	
Session III & IV	June 4-5	\$490	
All Four Sessions	January 30-31 and June 4-5	\$940	
		<b>TOTAL</b>	<b>\$</b>

## PAYMENT METHOD

- ☐ Check made payable to the Michigan Bankers Association
- ☐ ACH (Please contact us at [mbaregistrations@michigan.bank](mailto:mbaregistrations@michigan.bank))

Credit Card

- ☐ MasterCard ☐ VISA ☐ Discover ☐ AMEX

Credit Card Number \_\_\_\_\_

Cardholder Name \_\_\_\_\_

Signature \_\_\_\_\_ Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

Questions? Contact Stephanie Fisher, at [sfisher@michigan.bank](mailto:sfisher@michigan.bank), 517-342-9057.

