



Course Description

Commercial banking can be intimidating because of its complexity and the risk-oriented nature of the work. This course is a clear and thorough introduction to the key concepts, terminology, and processes involved in credit and lending. It doesn't assume much prior knowledge of the topic, so it's ideal for those in their first year in the industry. Learners will walk away with a clear understanding of their job and how their specific role fits into the bank's overall profitability goals.

Target Audience

New credit analysts, lenders, portfolio managers, underwriters, and bankers who don't do credit analysis but need a working knowledge of the process. This may include statement spreaders, loan processors and closers, treasury management associates, administrative support for credit or lending officers, branch managers, and interns.

February 23, 2022
Virtual one- day event
Registration ends February 18

Pricing
Member: \$259
Non-member: \$518

**Meet Our
Presenter:**
Andy Keusal
Founder and President,
Keusal Learning



Andy Keusal is passionate about using his teaching gift to help others reach their God-given 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

COMMERCIAL BANKING 101

Topics

The Business of Banking

- Why customer relationships matter
- Identifying and managing risk
- Net interest income vs. fee

The Credit Approval Process

- Courtship and the “life of a loan”
- Selling the deal twice- bank and customer
- Loan documentation

Why Business Borrow Money

- Working capital financing
- Real estate and capital expenditures
- start-ups, buyouts, bridge loans, and losses

The Art of Underwriting- Part I

- Industry considerations
- Life cycle stage of your borrower
- Analyzing quality of management

The Complex Lending Machine

- Internal relationships
- Introduction to twelve key banking groups
- Critical partnership: Credit and Lending

The Art of Underwriting- Part II

- Four levels of quantitative analysis
- Balance sheet: liquidity and leverage
- Income statement: margins and coverage

Loan Structuring- Part I

- Types of loan facilities
- How loan pricing really works
- Tenor and amortization

Loan and Portfolio Monitoring

- Understanding “Expected loss”
- Loan grading- regulatory definitions
- Asset-performance and loan loss provisions

Loan Structuring- Part II

- Analyzing your collateral
- What loan covenants do for you
- The value of guarantees

Test Drive Your Job

- A day in the life of a credit analyst
- Prerequisite traits for success
- Career advice and how to love your job

Ready to Register?

Register online at
ohiobankersleague.com
OR
Contact Sarah Husk at
shusk@ohiobankersleague.com