

Breaking into Banking 201: Analyzing Repayment Sources

March 25, 2026

Virtual via Zoom



Questions: Call the SDBA at 800.726.7322 or email events@sdba.com

SEMINAR DESCRIPTION

This 9-module online course is a “sequel” to the 101 course and is best taken after completion of that course, though it is not a prerequisite. The 201 course includes a case study and dives deeper into topics covered in modules 4, 6, and 8 of the 101 course: analyzing a borrower’s balance sheet, income statement, collateral, and risk ratings.

THE SEMINAR WILL COVER

1. Introduction and Overview	<ul style="list-style-type: none">• Outline of course objectives and topics• Understanding primary and secondary repayment sources• Why banks need accurate loan data to estimate credit losses
2. Balance Sheet Analysis, Part 1: Analyzing Liquidity	<ul style="list-style-type: none">• Better definitions of assets, liabilities and equity• Measuring liquidity: beyond formulas and ratios• Quality of current assets
3. Balance Sheet Analysis, Part 2: Analyzing Leverage	<ul style="list-style-type: none">• The difference between debt and equity• How to measure leverage• Highly leveraged lending
4. Income Statement Analysis, Part 1: Revenues and Profit Margins	<ul style="list-style-type: none">• Analyzing revenues: growth and drivers• Keys to analyzing gross margin and operating margin• Why return on assets (ROA) matters
5. Income Statement Analysis, Part 2: Coverage Ratios	<ul style="list-style-type: none">• Explanation of fixed charges• EBITDA as a proxy for cash flow• Measuring debt service coverage and fixed charge coverage
6. Collateral Analysis, Part 1: Non-current Assets	<ul style="list-style-type: none">• Why bankers need a back-up plan• Commercial real estate as collateral• How to evaluate fixed assets
7. Collateral Analysis, Part 2: Trading Assets	<ul style="list-style-type: none">• Understanding self-liquidating collateral• How to assess the value of inventory• Analyzing a borrower’s accounts receivable
8. Collateral Analysis, Part 3: Solving the Problems	<ul style="list-style-type: none">• Understanding accounts receivable aging reports• Borrowing base formulas and certificates• Unsecured and under-secured loans
9. Risk Ratings, Expected Loss and Provision for Credit Losses	<ul style="list-style-type: none">• Assessing an obligor’s likelihood of repayment• Dual risk ratings and expected loss• Provision for credit losses and why it matters

SEMINAR PRESENTER



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 18 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.

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.

SCHEDULE

8:30 a.m. – 4:00 p.m. CDT

7:30 a.m. – 3:00 p.m. MDT

Zoom link will be sent out 24 hours prior to event.

This session will be recorded.

REGISTRATION FEE

Registration Fee \$300

Non-Member Fee \$400

Register online at www.sdba.com or mail form and payment to SDBA, PO Box 1081, Pierre, SD 57501 or email events@sdba.com.

Institution _____ Phone Number _____

Mailing Address _____

Employee	City	Email

Registration: \$300/person for members or \$400/person for non-members.

Cancellation Policy: 100% refund if canceled on or before March 11; 75% refund if canceled March 12-14; No refund if canceled after March 14. Substitutions allowed at any time.



Payment Method: Total fees due: \$ _____

Check enclosed.

Please send me an invoice.

Please bill credit card. (SDBA will call)