

Breaking into Banking 101: Fundamentals of Commercial Banking

June 23, 2021

Virtual via Zoom



Questions: Call the SDBA at 800.726.7322 or email Halley Lee at hlee@sdba.com.

SEMINAR 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.

THE SEMINAR WILL COVER

1. The Business of Banking	Why customer relationships matter Identifying and managing risk Net interest income vs. fee income
2. Why Businesses Borrow Money	Working capital financing Real estate and capital expenditures Start-ups, buyouts, bridge loans, and losses
3. The Art of Underwriting – Part I	Industry considerations Life cycle stage of your borrower Analyzing quality of management
4. The Art of Underwriting – Part II	Four levels of quantitative analysis Balance sheet: liquidity and leverage Income statement: margins and coverage
5. Loan Structuring – Part I	Types of loan facilities How loan pricing really works Tenor and amortization
6. Loan Structuring – Part II	Analyzing your collateral What loan covenants do for you The value of guarantees
7. The Credit Approval Process	Courtship and the "life of a loan" Selling the deal twice – bank and customer Loan documentation
8. Loan and Portfolio Monitoring	Understanding "Expected loss" Loan grading – regulatory definitions Asset performance and loan loss provisions
9. The Complex Lending Machine	Internal relationships Introduction to twelve key banking groups Critical partnership: Credit and Lending
10. 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

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

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.

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 on June 18. This session will be recorded.

REGISTRATION FEE

Registration \$245
 Non-Member fee \$345



Register online at www.sdba.com or return form and payment to SDBA, PO Box 1081, Pierre, SD 57501 or fax to 605.224.7835.

Institution _____ Phone Number _____

Mailing Address _____

Employee	City	Email

Registration: \$245/person for members or \$345/person for non-members.

Payment Method: Total fees due: \$ _____ Check enclosed. Please send me an invoice.
 Please bill credit card. Visa MasterCard Discover American Express



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Cancellation Policy: 100% refund if canceled on or before June 16; 75% refund if canceled June 17-June 20; no refund if canceled June 21 or later. Substitutions allowed at any time.