

# Breaking into Banking 101: Fundamentals of Commercial Lending

February 23, 2023

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	<ul style="list-style-type: none"><li>• Why customer relationships matter</li><li>• Identifying and managing risk</li><li>• Net interest income vs. fee income</li></ul>
2. Why Businesses Borrow Money	<ul style="list-style-type: none"><li>• Working capital financing</li><li>• Real estate and capital expenditures</li><li>• Start-ups, buyouts, bridge loans, and losses</li></ul>
3. The Art of Underwriting - Part I	<ul style="list-style-type: none"><li>• Industry considerations</li><li>• Life cycle stage of your borrower</li><li>• Analyzing quality of management</li></ul>
4. The Art of Underwriting - Part II	<ul style="list-style-type: none"><li>• Four levels of quantitative analysis</li><li>• Balance sheet: liquidity and leverage</li><li>• Income statement: margins and coverage</li></ul>
5. Loan Structuring - Part I	<ul style="list-style-type: none"><li>• Types of loan facilities</li><li>• How loan pricing really works</li><li>• Tenor and amortization</li></ul>
6. Loan Structuring - Part II	<ul style="list-style-type: none"><li>• Analyzing your collateral</li><li>• What loan covenants do for you</li><li>• The value of guarantees</li></ul>
7. The Credit Approval Process	<ul style="list-style-type: none"><li>• Courtship and the "life of a loan"</li><li>• Selling the deal twice - bank and customer</li><li>• Loan documentation</li></ul>
8. Loan and Portfolio Monitoring	<ul style="list-style-type: none"><li>• Understanding "Expected loss"</li><li>• Loan grading - regulatory definitions</li><li>• Asset performance and loan loss provisions</li></ul>
9. The Complex Lending Machine	<ul style="list-style-type: none"><li>• Internal relationships</li><li>• Introduction to twelve key banking groups</li><li>• Critical partnership: Credit and Lending</li></ul>
10. Test Drive Your Job	<ul style="list-style-type: none"><li>• A day in the life of a credit analyst</li><li>• Prerequisite traits for success</li><li>• Career advice and how to love your job</li></ul>

## 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.

## 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

Member Fee \$285

Non-Member Fee \$385

## WHO SHOULD ATTEND?

New credit analysts, lenders, and underwriters, as well as 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.

Register online at [www.sdba.com](http://www.sdba.com) or return form and payment to SDBA, PO Box 1081, Pierre, SD 57501, fax to 605.224.7835 or email [events@sdba.com](mailto:events@sdba.com).

Institution \_\_\_\_\_ Phone Number \_\_\_\_\_

Mailing Address \_\_\_\_\_

Employee	City	Email

Registration: \$285/person for members or \$385/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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Authorized Signature \_\_\_\_\_

**Cancellation Policy:** 100% refund if canceled on or before February 13; 75% refund if canceled February 14-16; No refund if canceled after February 16. Substitutions allowed at any time.