



Credit Analyst Series: Credit Fundamentals for the New Credit Analyst

(90-minute webinar – ~~recording-on-demand~~ also available)

Wednesday, July 28, 2021

12:00 PM Pacific

1:00 PM Mountain

2:00 PM Central

3:00 PM Eastern

Register Here

No formal training in accounting? No problem! Designed for new commercial lenders and credit analysts, this session will explain the essentials of the accounting principles used to produce financial statements, how to calculate key credit ratios, and more.

AFTER THIS WEBINAR YOU'LL BE ABLE TO:

- Understand accounting principles used to create financial statements
- Comprehend the major accounts on the balance sheet and income statement
- Recognize how the income statement and balance sheet are related and provide a foundation for understanding ratio and cash flow analysis
- Calculate key credit ratios when determining borrowers' financial condition
- Understand the purpose and reasoning for performing a cash flow analysis utilizing the modified uniform cash analysis method to compare the UCA method to the traditional

WEBINAR DETAILS

This webinar is designed for new credit analysts and credit analysts and/or commercial lenders (including branch managers) with no formal training in accounting and credit analysis. It will begin by explaining accounting assumptions and the rules of debits and credits used to prepare financial statements and tax returns. Then, the course will review the Balance Sheet, Income Statement, Statement of Retained Earnings, and Statement of Cash Flows by explaining the purposes of all statements and the meaning of common accounts found on them. With the knowledge gained to this point, techniques to spread financial statements will be covered to ensure the results will be reliable and basic credit, ratio, and cash flow analysis will be demonstrated to determine a company's liquidity, leverage, operating performance, and cash flow generation capability. The focus will be on commercial and industrial type borrowers.

WHO SHOULD ATTEND?

This webinar will benefit senior loan officers, credit analysts, senior credit officers, loan review personnel, commercial loan officers, consumer loan officers, branch managers, and credit administration support staff.

TAKE-AWAY TOOLKIT

- Financial factor ratio worksheet
- Modified uniform cash flow analysis spreadsheet
- Employee training log
- Interactive quiz

MEET THE PRESENTER

Jeffery W. Johnson, MBA, Bankers Insight Group

Jeffery Johnson has been in financial services more than 40 years. He has been VP and senior lender for a large regional bank and SVP and commercial banking division manager for a community financial institution. Most of his career has been spent in credit administration, lending, business development, loan review, management, and training and development. Over the last 17 years, Jeffery has provided training for several banking associations and individual financial institutions nationwide.

Jeffery holds a bachelor's in accounting from Morehouse College in Atlanta, an MBA in finance from John Carroll University in Cleveland, a Diploma of Graduation from the Prochnow School of Banking at the University of Wisconsin-Madison, and a Graduate Certificate in Bank Management from the First American Management Institute at the University of Pennsylvania's Wharton School of Business.

THREE REGISTRATION OPTIONS – WHAT YOU GET

1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

2. ~~Recorded~~ On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

3. Purchase the **BOTH Option** to receive all the benefits listed above! Full registration descriptions can be found [here](#).

If you need help with anything, please drop us an email at support@financialedinc.com or call 406.442.2585