The workshop takes key financial principles back to the basics to provide bankers with the tools they need to be conversationally competent when interacting with business clients, prospects and senior lenders. The key to producing high quality analysis is being able to understand the actions or inactions of your borrower’s management team. We then must be able to ask the borrowers the “right” questions. The goal is to measure risk, develop loan structure, and the capacity to repay the loan. The loan officer/analyst must be able to communicate that information to senior loan officers and the customer. Ultimately, good bankers are able to provide value-added information that allows their borrowers and colleagues to make better business decisions.

Audience
Junior Commercial Loan Officer, New Relationship Manager, Business Banker, Credit Analyst, Loan Underwriter, Loan Support Officer, Loan Review Analyst, Credit Support Officer, Credit Administration, Portfolio Manager, Business Development Officer, Loan Officer Trainee, Branch Manager, Financial Services Officer, Client Services Officer, and Personal Banker

Program Objectives
• Describe the basic types of financial reports; the three types of accounts’ reports; and the four types of CPA Opinions
• Identify the business activities that cause the need for cash, the borrowing causes
• Define, calculate and interpret the key ratios for determining a business’ Liquidity, Leverage, Efficiency and Cash Flow
• Develop financial projections to determine a borrower’s repayment ability
• Better understand the financial and non-financial risk factors of a credit
• Provide better consulting services for your clients

About the Presenter
David L. Kemp is President of Bankers Management, Inc. (BMI), formerly The Management Group. BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, he served as Vice President, Director of Credit Services for Cannon Lending Schools, as well as through Banking Association sessions for individual financial institution.

Location:
Washington Bankers Association
1601 Fifth Avenue, Suite 1120, Seattle, WA 98101

Cost:
WBA Members: $535, $585 after November 11  Non-Members: $1070, $1170 after November 11

Registrant Information (copy for more than one registrant)

Name __________________________________ Title ______________________________

Company ______________________________________________________________

Address __________________________________ City/ST/Zip ______________________

Email __________________________________ Phone _______________________

Registration Total Cost $___________________________

Payment Information
☐ Please charge my credit card  ☐ Check is enclosed

Card Number __________________________ Exp Date __________________________
Billing Address ___________________________ City/ST/Zip ______________________

Name on Card ___________________________ Signature _______________________

☐ Please Send Invoice to Attention of: ________________________________________

Make check out and send registration information to:
Washington Bankers Association, 1601 Fifth Avenue, Suite 1120, Seattle, WA 98101.
Call us at (206) 447-1700. Fax your registration to (206) 223-6453.

Cancellation Policy: For all cancellations that occur up to seven days prior to the start date, a $50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. For cancelled courses and/or seminars, full fees will be refunded. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.