



ALABAMA BANKERS ASSOCIATION

Breaking into Banking 201

March 26, 2025

Virtual Live Event via Zoom

Time: 8:30 am – 4:00 pm CT
(Lunch break from 12:00 – 1:00pm)

Fees: \$395 per Member
\$595 per Non-Member

This 9-module online course is a sequel to the 101 course, however, if you did not attend the 101 course, you will be able to dive right into this 201 training! This interactive session includes a case study and dives deeper into analyzing a borrower's balance sheet, income statement, collateral, and risk ratings.

Course Topics:

1. **Introduction and Overview**
 - a. Clear course objectives and topic breakdown.
 - b. Importance of identifying primary and secondary repayment sources.
 - c. Why accurate loan data is essential for estimating credit losses.
2. **Balance Sheet Analysis, Part 1: Liquidity**
 - a. Defining assets, liabilities, and equity more effectively.
 - b. Going beyond formulas to measure liquidity.
 - c. Evaluating the quality of current assets.
3. **Balance Sheet Analysis, Part 2: Leverage**
 - a. Key distinctions between debt and equity.
 - b. How to measure and assess leverage.
 - c. Special considerations for highly leveraged lending.
4. **Income Statement Analysis, Part 1: Revenues and Margins**
 - a. Analyzing revenue growth and its drivers.
 - b. Key metrics for gross and operating margins.
 - c. The significance of Return on Assets (ROA).
5. **Income Statement Analysis, Part 2: Coverage Ratios**
 - a. Fixed charges explained.
 - b. Using EBITDA as a proxy for cash flow.
 - c. Calculating debt service and fixed charge coverage ratios.
6. **Collateral Analysis, Part 1: Non-Current Assets**
 - a. Preparing for contingencies with a back-up plan.
 - b. Evaluating commercial real estate and fixed assets as collateral.
7. **Collateral Analysis, Part 2: Trading Assets**
 - a. Understanding self-liquidating collateral.
 - b. Assessing inventory value and analyzing Accounts Receivable.
8. **Collateral Analysis, Part 3: Problem Solving**
 - a. Reading Accounts Receivable Aging reports.
 - b. Borrowing base formulas and certificates explained.
 - c. Addressing unsecured and under-secured loans.
9. **Risk Ratings, Expected Loss, and Credit Loss Provisions**
 - a. Evaluating repayment likelihood and dual risk ratings.
 - b. The role of expected loss and credit loss provisions.

Who Should Attend?

This course is ideal for credit analysts, lenders, portfolio managers, and professionals seeking to deepen their expertise in financial statement analysis and credit documentation.

Event will be recorded and available for two weeks

About the Instructor

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. He is the author of the popular book, *Breaking into Banking: Cracking the Code on Launching a Successful Career in Commercial Banking*, and the creator and facilitator of the video course by the same name.



Each registrant will receive an email with Zoom login information and materials prior to class.

For more information, contact Elizabeth Bailey,

Vice President of Professional Development at (251) 510-3593 or email ebailey@alabama.bank

For information on important policies please visit our website at <https://www.alabama.bank/policies>