

IBAT Credit Analysis Summit

April 18, 2012 Sheraton Dallas

*Education Designed Specifically
for Community Bankers*



Credit Analysis - This one day program is designed to introduce critical financial and non-financial credit analysis considerations, documentation, monitoring and other important factors central to the review of most major loan types. The program emphasizes ratio analysis, balance sheet and income statement trends, SFAS 95 cash flow analysis and non-financial considerations critical to sound underwriting principles.

Who Should Attend

This summit will benefit real estate lenders and others involved with lending on real estate, loan review personnel, credit administration, accountants, other consultants, and regulators.

Topics

Credit Analysis Procedures

- Purpose of Loan Analysis
- Regulatory Authorities
- Loan Grading

Financial Statement Analysis

- Purpose of Financial Statement Analysis
- Analytical Techniques
- Cash Flow Analysis—SFAS 95/UCA Cash Flow
- Converting Tax Return Income to Cash
- Industry Comparisons
- Working Capital Conversion Cycle

Non-Financial Credit Considerations

- Character
- Management Ability
- Industry

The Credit Write-Up

- Critiquing Sample Credit Write-Up
- Collateral
- Valuation Issues
- Accounts Receivable and Industry Considerations
- Tracking Systems

Regulatory Underwriting Expectations

Grading of Credits

- Discussion of Key Components of Risk Ratings
- Discussion of Various Grading Systems

It is recommended that you bring a calculator with you to the summit.

Meet Your Summit Leader

Merrill J. Reynolds, Jr. - A graduate of Southern Methodist University and the Southwestern Graduate School of Banking, Mr. Reynolds began his career as a bank examiner with the Federal Reserve Bank of Dallas. A 30+ year banking veteran, he has worked for both community and multi-bank holding companies in various lending and managerial capacities. Prior to beginning his consulting career, Mr. Reynolds served as Senior Vice President and Business Manager for Wells Fargo, NA in New Braunfels, Texas. Mr. Reynolds founded Reynolds Williams Group in 1999 as a bank consulting firm designed to provide services to both commercial and savings financial institutions nationwide. Mr. Reynolds serves as an instructor for multiple banking organizations, and was instrumental in the design of the only accredited certification course for loan review professionals. Mr. Reynolds serves as a faculty member of the Southwestern Graduate School of Banking and is a regular speaker for The Assembly for Bank Directors and a number of national conference and seminars.

Summit Location

Sheraton Hotel
400 North Olive Street
Dallas, TX 75201

Hotel Accommodations

Attendees may call the Sheraton Hotel directly at 888.627.8191 and ask for the IBAT Education Foundation— Credit Analysis Summit rate of \$135 single occupancy. Reservations should be made by **March 30, 2012.**

Continuing Education

This seminar will provide Six (6) hours of Continuing Education Credit hours (CEU's) per course.

Consent to Use of Photographic Images

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Summit Agenda

Wednesday, April 18, 2012

8:30am	Registration & Continental Breakfast
9:00-10:00am	Summit Program
10:00-10:15am	Refreshment Break
10:15am-Noon	Summit Program
Noon-1:00pm	Lunch
1:00-2:00pm	Summit Program
2:00-2:15pm	Refreshment Break
2:15-3:00pm	Summit Program
3:00-3:30pm	Closing Remarks

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REGISTRATION FORM

IBAT Credit Analysis Summit — April 18, 2012

Please Print

Name	Title
Bank/Firm	Email
Address	Tel. No.
City/State/Zip	



Individuals in need of special assistance with regard to this program are requested to contact the registrar at least 5 days before the meeting so that appropriate arrangements can be made.

Please select your payment method.

Check enclosed Credit Card (Discover, MasterCard, Visa) Invoice

Name as it appears on card

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Mail it in:

IBAT Education Foundation
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Fax It In:

512.322.9004

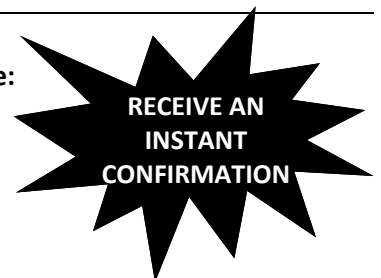
Registration:

	Mail/Fax	Register Online & Save!
IBAT Member	\$355	\$325
Leadership Division Member	\$335	\$305
Nonmember	\$455	\$425



Register online:

www.ibat.org



The IRS now requires a notice on all registration forms, which informs the attendee of the amount of the registration fee representing food and beverage that is deductible as an ordinary business expense. We estimate the food cost portion of your basic registration fee is \$150. Under current tax law 50% of this amount is deductible as an ordinary business expense. Please contact your accountant or tax advisor for further details.



For More Information Contact:

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Cancellation Policy - Any cancellations made 5 business days prior to the program date are subject to a \$75 processing fee. You may substitute another person in your place at any time prior to the program date. Please inform the Registrar of the substitution. Course materials will be mailed to registrants who are unable to attend the program.