



IBAT Advanced Credit Analysis Summit

April 19-20, 2012 Sheraton Dallas

*Education Designed Specifically
for Community Bankers*



Advanced Credit Analysis - Designed for a more experienced audience, this two day program covers financial statement analysis concepts and SFAS 95 cash flow analysis in more depth, applying UCA cash flow analysis to specific types of loans. Case studies are used extensively to cover underwriting issues, policy guidelines, working capital needs, business risks, collateral valuation, borrowing base financing, and other issues as they pertain to commercial credits.

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.

Advanced Credit Analysis Agenda

Days 1 & 2

- Current Trends in Banking
- Peer Group Discussion—Issues and Problems
- Designed for peer group discussion regarding financial analytical issues, questions or comments
- Overview of Financial Statement Analysis
- Software Applications

Case Studies—General Commercial Financing

- Underwriting issues
- Policy Guidelines
- Competition—How it affects judgment
- Permanent working capital vs. short-term working capital
- Business risks
- Industry ranking
- Collateral valuation
- Analysis of rapidly growing company
- Borrowing base financing
- Historic financial review
- Guarantor analysis
- Development of corrective recommendations

Interim Construction Financing

- Assess underwriting quality
- Controlling credit risks
- Credit administration issues
- Collateral valuation
- Secondary repayment sources
- Financial Review
- Development of corrective recommendations

Special Financing

- Industry risk
- Percentage of completion vs. completed contract billings
- Understanding profitability of unique industries
- Leverage and liquidity review of specialized industries
- What went wrong

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 at 888.627-8191 and ask for the IBAT Education Foundation—Advanced Credit Analysis Summit rate of \$135 single occupancy. Reservations should be made by Friday, March 30, 2012.

Continuing Education

This seminar will provide twelve (12) hours of Continuing Education Credit hours (CEU’s).

Consent to Use of Photographic Images

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Summit Agenda

Thursday & Friday, April 19-20, 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

Annual Education Sponsors

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REGISTRATION FORM

IBAT Advanced Credit Analysis Summit — April 19-20, 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 _____

Card Number _____ Expiration _____

Signature _____

Billing Address on Card _____



Mail it in:

IBAT Education Foundation
1700 Rio Grande St., Ste 100
Austin, TX 78701



Fax It In:

512.322.9004

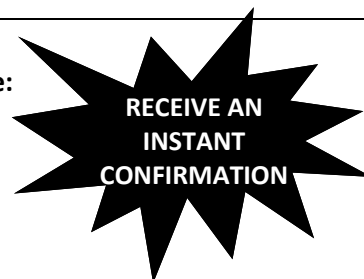
Registration:

	Mail/Fax	Register Online & Save!
IBAT Member	\$455	\$425
Leadership Division Member	\$435	\$405
Nonmember	\$555	\$525



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.