



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
10 Waterside Drive
Farmington, CT 06032-3083
(860) 677-5060
FAX: (860) 677-5066

2022 – 023
March 10, 2022

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

SENT TO:
CEO, CEO+, CLO,
Compliance, Risk

RE: CREDIT ANALYST/COMMERCIAL LENDER TRAINING PROGRAM for entry level personnel
Five Session Program beginning May 11 – June 8, 2022

The Connecticut Bankers Association is pleased to announce the continuation of our commercial lender talent development initiative, with a five-session **Commercial Lender Training Program** to be held at the **Courtyard by Marriott in Cromwell, CT** on the following dates:

- Session 1 - Wednesday, May 11, 2022
- Session 2 - Wednesday, May 18, 2022
- Session 3 - Wednesday, May 25, 2022
- Session 4 - Wednesday, June 1, 2022
- Session 5 - Wednesday, June 8, 2022



PROGRAM OVERVIEW

The **Commercial Lender Training Program for entry level personnel** is a five-session, full day program that provides students with entry level training beginning with key basics, including financial statement analysis. You'll find a detailed syllabus included below. Please be sure to review it! This program is appropriate for anyone at your institution who has or will have responsibilities within the bank's commercial lending area. ***Please note, class size will be limited, so you are encouraged to register early! Deadline to register is April 15th, as materials must be ordered in advance.***

REGISTRATION– [CLICK HERE TO REGISTER NOW!](#)

The **Commercial Lender Training Program** sessions will be held at the **Courtyard by Marriott, Cromwell, CT from 9:00 a.m. until 4:00 p.m.** Please [click here](#) to register. The fee is \$2,495.00 for CBA members and includes all program materials, refreshments and Connecticut state sales tax.

INSTRUCTOR

We are pleased to welcome Harris S. Berger. Harris has been a financial services executive with 45 years of successful banking experience, including 32 years of commercial lending and risk management, at two major U.S. banks. Most recently, he has been actively consulting and providing professional training for several financial services organizations, focusing on commercial lending, credit risk management, international development, and portfolio loan review. Harris has successfully facilitated this program for our neighboring state banking associations as well.

SYLLABUS

Texts listed below will be provided to registrants (Additional cases and handouts at class sessions):

- [Analyzing Financial Statements, A Decision Tree Approach, Part 1](#) 8th Edition ("AFS")
- [Commercial Lending, A Decision Tree Approach, Part 2](#) 7th Edition ("CL")

SESSION 1 – MORNING - Preparation: AFS Chapters 1-3, CL Chapter 1

- Introduction
- Fundamental credit assessment principles (sustainability, financial flexibility, debt capacity, ways out)
- Business legal entities
- Why businesses borrow
- Overview of a financial institution's risk management structure
- Assessment of borrower and guarantor character

SESSION 1 – AFTERNOON - Preparation: AFS Chapters 4-7, 8 and 10

- The components of the assessment model
- The working capital cycle and financing gap

- Financial statement alternatives (compiled, reviewed, audited)
- Financial statement analysis (earnings, liquidity, leverage, cash flow, debt service coverage)

SESSION 2 – MORNING - Preparation: AFS Chapters 9 and 10

- Financial statement analysis and cases (continued)
- The adjusted working capital model
- Income property cash flow analysis (IRS 1040 Schedule E)

SESSION 2 – AFTERNOON - Preparation: AFS Chapters 12-15

- Analyzing personal financial statements
- Overview of personal and business tax returns as sources of information

SESSION 3 – MORNING - Preparation: CL Chapter 2

- Credit due diligence and information requirements
- Basic credit facilities (lines of credit, revolving credits, term loans)
- Trade finance alternatives (letters of credit covered in detail later)
- Basics of real estate lending

SESSION 3 – AFTERNOON - Preparation: CL Chapters 5-7

- Ways Out – sources of repayment
- Industry and management analysis
- Credit structuring
- Loan Documentation (notes, credit agreements)
- Covenants, Material Adverse Change clauses (“MAC”)

SESSION 4 – MORNING

- Loan documentation – continued (collateral, subordinations, guarantees)
- The concept of collateral perfection
- Misc. related documentation/structural issues
- Bank loan syndications and participations
- Real estate appraisals
- Overview of SBA loans

SESSION 4 – AFTERNOON - Preparation: CL Chapters 3 and 4

- Credit administration topics (risk ratings, credit approval memos)
- Loan monitoring; loan monitoring exercise
- Basics of interest rate swaps

SESSION 5 – MORNING - Preparation: CL Chapter 9

- Overview of asset based or formula lending
- Problem loans – identification and management
- Overview of the bankruptcy process

SESSION 5 – AFTERNOON

- Business life cycles
- Overview of federal regulations relevant to commercial lending
- More on letters of credit (documentary and standby/clean)

CONTINUING EDUCATION CREDITS

The program has not been pre-approved for credit. The field of study for this course is Banking. Attendees interested in receiving a confirmation of attendance should email Kim Tuttle (ktuttle@ctbank.com).

Please contact the Association office if you have any additional questions.

Sincerely,

KIMBERLY M. TUTTLE
Director of Education