



ALABAMA BANKERS ASSOCIATION

Breaking into Banking 201: Analyzing Repayment Sources
September 7, 2023 Virtual Live Event via Zoom

Time: 8:30 am – 4:00 pm CT

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

Event will be recorded and available for two weeks.

About the Program

This 9-module online learning course is a “sequel” to the Breaking Into Banking: 101 course, although it is *NOT* a prerequisite and anyone may attend this interactive class! This 201 course includes a case study and dives deeper into a borrower’s balance sheet, income statement, collateral, and risk ratings.

Topics include:

- Balance Sheet Analysis:
Analyzing Liquidity & Leverage
- Income Statement Analysis:
Revenues and Profit Margins
Coverage Ratios
- Collateral Analysis:
Non-current Assets and Trading Assets
Solving the Problems
- Risk Ratings, Expected Loss, and Provision for Credit Losses

Who should attend?

This course is appropriate for credit analysts, lenders, portfolio managers, relationship managers, and others who need skills in financial statement analysis and writing credit documents.

[Click Here to Watch Andy Keusal discuss the class!](#)

[Each registrant will receive an email with the Zoom login information and materials prior to the 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>