

# Credit Analyst & Portfolio Manager

## VIRTUAL WORKSHOP 2021

June 7-8, 2021

9:00 – 11:30 a.m. &

1:00 – 3:30 p.m. CDT



TexasBankersAssociation  
*Strong Banks. Stronger Communities.*

Learn important tools beyond basic business financial ratios and upfront underwriting in this hands-on course. Case studies and exercises will be used to boost your underwriting skills — bring a calculator.

### WHO SHOULD ATTEND

Credit analysts and portfolio managers, branch managers with small business lending responsibilities, small business lenders, community bank “generalist” lenders, private bankers and loan review specialists.

### PRESENTER



**Richard Hamm** has been training bankers for more than 20 years, including both creating and teaching courses for the American Bankers Association (ABA) and the Risk Management Association (RMA), plus regional banking schools (Graduate School of Banking – Wisconsin, Graduate School of Banking at Colorado, Southwestern Graduate School of Banking and Barret School of Banking – Memphis), numerous state banking and community banking associations and individual banks.

### HIGHLIGHTS

- The four keys to loan structuring, how to apply them to the four primary loan types and avoid potential problems later
- Basic financial statement analysis and ratios
- How the accountant-prepared statement of cash flows (SCF) is constructed
- Uniform Credit Analysis (UCA) cash flow model and how it is derived
- Analytical conclusions that can be made from the SCF or the UCA model
- How to assess risk in three non-financial (or qualitative) areas: industry, competition/market and management
- Various approaches to global cash flow and two analytical and conceptual hurdles in developing the numbers
- Key steps in a CRE cash flow construction plus the role of cap rates in monitoring value over the life of the loan
- How to identify the non-financial or qualitative risks in CRE loans
- Tips and traps in managing an existing loan portfolio (streamlining the credit process to allow lenders to have more time dedicated to business development)
- How to write a better credit memorandum
- Practical issues with setting and enforcing covenants

## VIRTUAL PRESENTATION

Registrants will receive instructions in advance to access the online class and download the materials. Registrants will have access to a recorded copy of both sessions and materials for 90 days.

## REGISTRATION

Register online or complete the attached form and submit via email. The fee includes access to the virtual seminar, program materials and session recordings.

**IMPORTANT:** All attendees must be registered to ensure access to the program, materials and recorded content. If you would prefer to email us your registrations, we will be happy to invoice your bank.

## CANCELLATION

Cancellation/substitution requests must be made in writing. Email requests to [education@texasbankers.com](mailto:education@texasbankers.com). Full registration fees will be refunded if written notice is received no later than May 31, 2021. Substitutions are permitted without penalty.

## CONTINUING EDUCATION

**Texas State Board of Public Accountancy:**  
11 CPE credit hours. There are no educational prerequisites.

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Presented Virtual: June 7-8, 2021

## REGISTRATION FORM

Register online or complete a separate form for each registrant.

Online: [www.texasbankers.com/store](http://www.texasbankers.com/store)  
Email: [register@texasbankers.com](mailto:register@texasbankers.com)  
Mail: Texas Bankers Association  
P.O. Box 2569  
Austin, TX 78768-2569

**TBA Members:**

- \$695 per person first registrant
- \$575 per person additional registrants from the same bank
- \$1,750 group rate (up to 8 registrants)
- 9+ registrants: email [education@texasbankers.com](mailto:education@texasbankers.com) for a quote

**Nonmembers:**  \$1,390 per person

Name  Mr.  Ms.

Title

Bank/Company

Business Address

Mailing Address (If different from above)

City/State/Zip

Phone

Email

To expedite your registration, please include any other names you have used (i.e. maiden name, formal name or nickname) and, if applicable, any other financial institutions you have previously worked for.

Other Names

Other Financial Institutions