

Virtual Learning



Breaking into Banking 201: Analyzing Repayment Sources

This 9-module online course is a “sequel” to the 101 course and is best taken after completion of that course, though it is not a prerequisite. The 201 course includes a case study and dives deeper into topics covered in modules 4, 6, and 8 of the 101 course: analyzing a borrower’s balance sheet, income statement, collateral, and risk ratings.

Webinar Topics

1. Introduction and Overview
2. Balance Sheet Analysis, Part 1: Analyzing Liquidity
3. Balance Sheet Analysis, Part 1: Analyzing Leverage
4. Income Statement Analysis, Part 1: Revenues and Profit Margins
5. Income Statement Analysis, Part 2: Coverage Ratios
6. Collateral Analysis, Part 1: Non-current Assets
7. Collateral Analysis, Part 2: Trading Assets
8. Collateral Analysis, Part 3: Solving the Problems
9. Risk Ratings, Expected Loss, and Provision for Credit Losses

When:

March 25, 2026
8:30 a.m. - 4:00 p.m.

Where:

The comfort of your desk.

Who Should Attend:

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

About the Instructor



Andy Keusal is passionate about using his teaching gift to help others reach their God-given potential. After earning his B.A. in Psychology from the University of Notre Dame, he spent eighteen years in commercial banking, during which he interviewed, hired, and trained hundreds of new bankers. He also helped build and run one of the nation’s premier credit training programs at a large Midwest regional bank. He left his corporate career in 2015 to found Keusal Learning, where he now helps people master the basics of banking. Many of his trainees have moved on to prosperous careers in banking, private equity, and even business ownership.



Arkansas Bankers Association | Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

REGISTRATION FEES

ABA Members:

Registration Price: \$390

Non-Members:

Registration Price: \$780

NOTE

Registration fees are per person, not connection. Please register each person in attendance separately.

CANCELLATION

Full registration fees will be refunded if a cancellation is received before March 11. No refunds will be given for cancellations made after March 11. All cancellations must be submitted in written format prior to the event.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

BREAKING INTO BANKING 201: ANALYZING REPAYMENT SOURCES

MARCH 25, 2026

Bank/Company Name _____ Phone _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa  American Express  Discover 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____

(3-digit security code on back of your card)

Billing Zip Code _____

If you would prefer to pay via credit card over the phone, please call the ABA at (501) 376-3741. Please do not email your credit card information.

Note: Non-Members must pay with a credit card or check prior to the event.

Email: marketing@arkbankers.org

Fax: (501) 376-9243

Mail: Check Payable to:
Arkansas Bankers Association
Professional Development Training Center
1220 West Third Street
Little Rock, AR 72201

ABA USE ONLY:

Registered: _____

Amount: _____

Received: _____