

# In-Person Workshop



## TRAINING THE CREDIT ANALYST

This two-day program is designed to provide lenders and analysts the tools required to understand and use financial information provided by borrowers. The key to producing high quality analysis is being able to understand the actions or inactions of your borrower's management team. We then must be able to ask the borrowers the "right" questions.

The goal is to measure risk, develop loan structure, and the capacity to repay the loan. The Loan Officer/Analyst must be able to communicate that information to Loan Committee and the customer. Ultimately, good Loan Officers are able to provide value-added information that allows their borrowers to make better business decisions.

Specific topics to be covered include:

- **REVIEWING OF ACCOUNTING:** This module will cover the basic accounts of the Balance sheet and Income statement; In addition, the four primary types of financial statements will be covered;
- **RATIO ANALYSIS:** The relationship between various financial indicators provides clues to the customer's business activities & indicators of risk and structuring considerations;
- **BORROWING CAUSES:** Analytical tools can help identify the business activities that give cause to the need for cash; form trade account cycles to fixed asset financing;
- **CASH FLOW ANALYSIS:** This tool ties all of the analytical tools together: margins, asset turnover, sources and uses of cash, risk analysis;
- **PROJECTIONS:** Projections allow bankers to answer the questions -- how much will my customer need to borrow? Will they be able to repay the loan? How have management decisions affected cash flow? How do you convert accrual financial statements into cash flow analysis?

### When:

March 4-5, 2026

### Where:

Arkansas Bankers Association  
Professional Development Training Center  
1220 West Third Street  
Little Rock, AR 72201

### Who Should Attend:

Credit Analysts, Commercial Lenders,  
Loan Review Officers, Credit Administrators,  
Branch Managers & Management Trainees

### About the Instructor



**DAVID KEMP** is the President of Bankers Management, Inc. (BMI), a nationally recognized company in financial services training and bank consulting.

Mr. Kemp has more than 30 years of management experience in consulting, training credit administration and new business development. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts, and director responsibilities.



# 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: \$780

### Non-Members:

Registration Price: \$1,560

## HOTEL INFORMATION

This event will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Local Negotiated Rate (LNR) has been reserved for your convenience at the following hotels. The LNR is based on hotel availability, and you are responsible for all hotel room charges.

**Hilton Garden Inn Downtown** | (501) 244-0044  
Group Rate: \$150 | Corporate Account Code: 3197385

**Downtown Marriott Little Rock** | (501) 906-4000  
Group Rate: \$172 | Group Code: A5698

## CANCELLATION

Full registration fees will be refunded if a cancellation is received before February 18. No refunds will be given for cancellations made after February 18. All cancellations must be submitted in written format prior to the event.

## MORE INFORMATION

- Registration will begin at 8:30 a.m. on March 4.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.

# TRAINING THE CREDIT ANALYST

MARCH 4-5, 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 Training Center  
1220 West Third Street  
Little Rock, AR 72201

### ABA USE ONLY:

**Registered:** \_\_\_\_\_

**Amount:** \_\_\_\_\_

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