



## ADVANCED SCHOOL OF COMMERCIAL LENDING

**March 25, 8:15 a.m.-4 p.m. | March 26, 8:30 a.m.-3 p.m.**  
**PA Bankers Training Room | Harrisburg, Pa.**

Designed for anyone involved in the credit administration area of financial institutions with experience in the credit underwriting process and are knowledgeable in basic accounting, financial ratios and cash flow analysis, the Advanced School of Commercial Lending will advance your understanding of these fundamentals by exposing the participant to a deeper analysis of prospective borrowers' financial condition and their creditworthiness. The sessions will utilize case studies to reinforce the learning process and assist in loan decisioning. This program is approved for 12 CPE credits.

### TOPICS

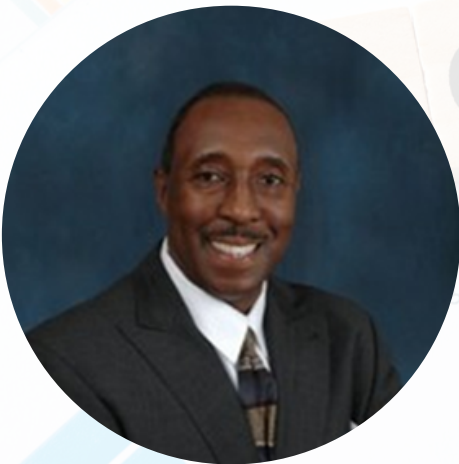
- Advanced Credit and Ratio Analysis
- Short Term Loan Structuring Through Asset Conversion Cycle Analysis & Cash Budgeting
- Analysis of Borrowing Causes and Loan Structuring
- Financial Forecasting & Sustainable Growth Analysis
- Sustainable Growth
- Cash and Capital Budgeting
- Writing an Effective Credit Memorandum
- Loan Portfolio Management
- Specialized Lending
- Advanced Cash Flow Analysis

### ABOUT THE PRESENTER

#### **Jeffery Johnson**

CEO & Executive Consultant, Bankers Insight

Jeffery is a training professional in the banking industry who leads various seminars covering important topics relating to issues in banking. He teaches actively for 15 state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.



**Members: \$700 | Affiliate Members: \$760 | Non-Members: \$1,050**

**Visit [www.pabankers.com](http://www.pabankers.com) to register today.**

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