



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890*



Developing
Tomorrow's
Lenders
Today

Training the Credit Analyst

August 23 & 24, 2011
TBA Barrett Training Center
Nashville, TN



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890*

2011 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. You then must be able to ask the borrower the "right" questions.

The goal is to measure risk, develop loan structure, and assure the capacity to repay the loan. The loan officer/analyst must be able to communicate that information to the 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.

Program highlights

- Review of accounting
- Ratio analysis
- Borrowing causes
- Cash flow analysis
- Projections

Benefits of attending

- A better understanding of risk factors
- The ability to identify the business activities that cause the need for cash
- The skills to write better credit memos
- The ability to provide consulting services for your clients

Delivery method

Group-live

Program level

Basic to Intermediate

Who should attend?

This seminar was developed for credit analysts, commercial lenders, loan review officers, credit administrators, branch managers, and management trainees.

This program is excellent preparation for those interested in attending *The Southeastern School of Commercial LendingSM*, scheduled for May 20-25, 2012. The school is conducted by the Tennessee Bankers Association in cooperation with the Alabama, Georgia, Louisiana, and Mississippi bankers associations.

Prerequisites & Preparation:

No prerequisites or advance preparation are required for this program. Attendants should bring a calculator to the workshop.



Please bring a calculator
for use during the workshop!



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Learn from an Expert



David L. Kemp is president of Bankers Management, Inc (BMI). BMI is a nationally recognized company in financial services training and bank consulting. 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.

Prior to forming BMI, Kemp served as vice president, director of credit services for Cannon Lending Schools.

Before joining Cannon, he was vice president corporate finance with Citicorp North America where he was responsible for marketing investment and commercial banking services throughout the Southeast. While with Citicorp, Kemp was senior credit officer, specializing in financing retail companies. He managed a workout process that saved more than \$20 million in planned charge-offs.

Prior to joining Citicorp, Kemp held branch manager and commercial lender positions with First National Bank of Atlanta and with Citizens and Southern National Bank. He is a visiting professor and guest lecturer to many colleges and universities, as well as an instructor for education programs for a number of bankers associations.

Kemp earned his BS degree in math/physics from Morris Brown College in Atlanta and completed graduate studies in accounting and corporate finance through Georgia State University and in capital markets and corporate finance through Harvard University.

Agenda


Tuesday, August 23

8:30 am Registration/Continental breakfast
9:00 am Program begins
Noon Lunch
1:00 pm Program continues
4:15 pm Adjourn for the day

Wednesday, August 24

8:00 am Continental breakfast
8:30 am Program resumes
Noon Lunch
1:00 pm Program continues
4:00 pm Adjourn

Continuing Education Credit

 Attendants qualify for 14 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program. In accordance with the standards of the National Registry of CPE Sponsors, CPE credits have been granted based on a 50-minute hour. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

To obtain continuing education credit applications or more information, call the TBA education department at 800/964-5525 or 615/244-4871.

Dates and Location

August 23 & 24 – Nashville
TBA Barrett Training Center
211 Athens Way – 800/964-5525 or 615/244-4871



Hotel Information

The SpringHill Suites by Marriott-Nashville MetroCenter, 250 Athens Way, Nashville, is holding a small block of rooms on a first-come, first-served basis at a special group rate of \$111 single/double per night. It is located across the street from the TBA Barrett Training Center. **The deadline for making hotel reservations at this rate is Monday, August 1, 2011. When the allotted room block is sold, room rates will return to standard prices on a space-available basis, even if it is before the August 1 deadline.** All unreserved rooms will be released for general sale at midnight on August 1. Any reservation received after that date will be accepted on a space- or rate-available basis. Please make your overnight arrangements early to assure you receive TBA special rates.

To make reservations, contact the hotel directly at 800/971-4761 and ask for the Tennessee Bankers Association's (Program 1) block of rooms to receive the special group rate.

Program Fees

The cost includes instruction; manual; and continental breakfast, lunch, and refreshment breaks both days.

Please register early. **At-the-door registrants will be assessed an additional \$50 late registration fee. No written confirmation of seminar registration will be sent from the TBA.**

	TBA Members / Associate Members	Nonmembers
Early Registration	\$440	\$880
<i>Early Registration deadline is August 8.</i>		
Registration	\$470	\$910
At-the-door	\$520	\$960

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

General Information

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Program Availability: Due to guarantees and material production, reservations received less than 7 days before the program will be subject to space and material availability.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to food and beverage commitments, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.

For more information contact:
Susan Taylor, CMP
– srtaylor@TNBankers.org
Vice President/Director
of Professional Development
Tennessee Bankers Association
800/964-5525 or 615/244-4871
www.TNBankers.org



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Please print or type. List name and badge nickname for each attendant.

Name _____ Nickname _____ E-mail _____

Name _____ Nickname _____ E-mail _____

Name _____ Nickname _____ E-mail _____

Name _____ Nickname _____ E-mail _____

Company _____ Contact _____ E-mail _____

Address _____

City _____ State _____ Zip _____ Phone _____ FAX _____

MUST BE INCLUDED For educational tracking purposes only.
SS# _____
SS# _____
SS# _____
SS# _____

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TOTAL \$ _____

Method of payment VISA MasterCard Check Ck# _____

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature _____

Please make check payable to Tennessee Bankers Association.

Return completed form and payment to:
Tennessee Bankers Association
Attn: Monique Jenkins
211 Athens Way, Ste 100
Nashville, TN 37228-1381
 Phone: 615/244-4871 or 800/964-5525
 FAX: 615/324-1990



To register online go to www.TNBankers.org