



Want to expand your knowledge on credit?

FNBB's new Credit Analysis and Credit Risk Training programs are waiting for you. Led by our experienced instructor who has thirty-two years of experience in the financial services credit industry, our Credit Analysis and Credit Risk Training programs will better equip your staff with skills needed to understand credit and make informed and measured credit related decisions.

The **Credit Analysis Training Program** is designed to be a five-day course with a beginner level focus on underwriting. The program includes the use of case studies to reinforce covered subject matter. The course will provide a review of:

- Accounting Principals
- Financial Statements
- Tax Returns (including the reconciliation of taxable income to book income)
- Fundamentals of Credit Analysis
- Loan Structure
- Review of Background Information and Industry
- Cash Flow
- Financial Statement Trends (including balance sheet and income statement)
- Ratio Analysis
- Guarantors
- Collateral Analysis
- Risks and Mitigators
- Investment Real Estate
- Construction Lending Risk and the use of Covenants

The next Credit Analysis Training Class will be held at our office in Birmingham, Alabama on **March 17th – March 21st**. The cost of the class is **\$1,500**/participant for shareholder banks or **\$1,625**/participant for non-shareholder banks.

The **Credit Risk Training Program** is designed to be a three-day course with a beginner to intermediate level focus on credit risk. The program includes the use of case studies to reinforce covered subject matter. The course will provide a review of:

- Accounting Principals
- Financial Statements
- Tax Returns (including the reconciliation of taxable income to book income)
- Review of Financial Ratios
- Fundamentals of Credit Risk
- Loan Structure
- Cash Flow
- Financial Statement Trends
- Guarantors
- Collateral
- Investment Real Estate
- Construction Lending Risk/Covenants

The next Credit Risk Training Class will be held at our office in Birmingham, Alabama on **August 20th – August 22nd**. The cost of the class is **\$900**/participant for shareholder banks or **\$975**/participant for non-shareholder banks.

For more information, please contact Frank Fugetta at ffugetta@bankers-bank.com or 225.231.5021.

Sign up for Credit Analysis or Credit Risk Training program [here](#).