



# Writing Credit Presentations

December 8, 2016 ▪ 8:30am - 4:30pm  
The Bankers Center ▪ Baton Rouge, LA

This is training for credit analysts, commercial lenders & loan assistants on writing credit presentations. Attendees will learn how to prepare presentations that clearly describe the loan request, the borrower's ability to repay the loan, the proposed loan structure and overall credit risk. Special attention in the training is devoted to anticipating and preparing for questions posed by examiners in reviewing commercial real estate and working capital loans.

## Seminar Background

As never before, commercial credit presentations should reflect a lender's reasoning and the basis for recommending approval of a loan. Presentations should be concise but complete with the key information and analysis required for the rendering of a credit decision. In today's economy, presentations must also meet the ever increasing scrutiny of examiners. Unfortunately, loan presentations many times are poorly written, fail to clearly explain loan structure and lack key information for supporting the soundness of the loan.

## Sample Presentations

In the training, attendees review a series of sample loan presentations for the following types of loans:

- ◆ Commercial Real Estate Term Loan
- ◆ Owner Occupied CRE Loan
- ◆ Working Capital Line of Credit

Attendees will identify the specific weaknesses in the credit presentations, then will review how the presentations can be rewritten or will identify the information required to correct the deficiencies.

In reviewing these sample presentations, we will address the following topics:

### ◆ The Loan Request

We will outline the major components of a commercial loan presentation. Attendees will learn how to succinctly summarize the key components of the loan request.

### ◆ Poor Loan Structure

We will review how presentations should identify the purpose of a loan and the primary, secondary & tertiary sources of repayment. We will also review how the proposed loan structure will protect the source of repayment.

### ◆ Projected Cash Flow

From an examiner's perspective, cash flow is the primary source of repayment for a commercial loan. We will review what must be shown in a presentation to support projected cash flow of the borrower and how to anticipate and prepare for the questions typically asked by underwriters/examiners when reviewing cash flow projections. Attendees will also



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## ◆ Inadequate Guarantor Analysis

Attendees will review the requirements for presenting the analysis of a guarantor. If the guarantor is the basis for a loan being classified with a Pass grade, we identify what must be shown in the presentation to justify the guarantor as a credit mitigant.

## ◆ Inadequate Financial Analysis

Poorly prepared presentations many times restate obvious changes in financial ratios, profit margins, liquidity or leverage while failing to explain *why* the changes have taken place. Others lack an in-depth analysis discussion. We will identify inadequate financial analysis and explore ways for improvement.

## ◆ Business/Industry Background

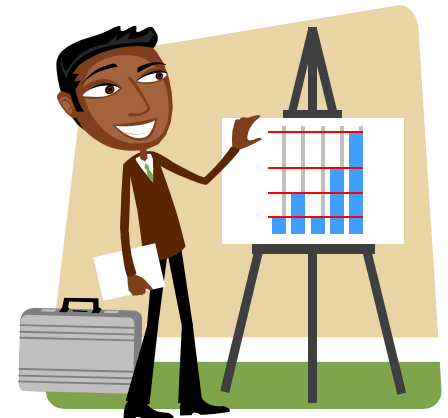
We will identify the key requirements that a presentation should include in describing a borrower's industry, product/service, competition & market, competitive advantage and management background.

## ◆ Unsubstantiated Collateral Valuation

We will identify the necessary information that should be in a credit presentation and/or credit file regarding collateral valuation. We will learn how to justify to examiners the value of Commercial Real Estate, Accounts Receivable, Inventory & Equipment.

## ◆ Poorly Written Narratives

Attendees will recognize poorly written, confusing language, contradictory statements and omissions. We will learn how to avoid these common mistakes and how to improve the quality of the narratives.



## Who Will Benefit

Credit analysts, commercial lenders & loan assistants.

## Registration Fee

\$250, per LBA member

\$450, per non-member

## Workshop Instructor

Over the past 10 years, attendees from over 450 banks have attended seminars conducted by **Jim Shreve**. He has over 25 years in secured commercial lending and credit administration including 10 years of extensive loan work-out experience with a major Texas based regional bank during the tumultuous 1980s. He holds a Masters in Finance and a B.S. in Accounting.



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## Registration Form

### Registrant 1

### Registrant 2

Mr./Mrs./Ms. _____	Mr./Mrs./Ms. _____
Bank _____	Bank _____
Email Address _____	Email Address _____
Branch Street Address _____	Branch Street Address _____
City, State, Zip _____	City, State, Zip _____
Phone _____	Phone _____
Fax _____	Fax _____

### Payment Options

Check (Made payable to the Louisiana Bankers Association)

Visa       MasterCard       American Express

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing address \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_

Signature \_\_\_\_\_ Amount to be Charged on Card \$ \_\_\_\_\_

**Registration Fee**  
 \$250, per LBA member  
 \$450, per non-member

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:  
 \_\_\_\_\_

### Location

The Bankers Center  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282

### Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$125 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual.

Substitutions are welcome at no additional charge.

### Agenda

8:15 a.m.                      Registration  
 8:30 a.m.                      Program Begins  
 12:00 p.m.                    Lunch  
 4:30 p.m.                      Program Adjourns

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
 7061 Commerce Circle, Baton Rouge, LA 70809

For reservations, call (225) 925-9100 and ask for the "Louisiana Bankers Association special room rate of \$121."

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Submit registration and view rosters in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org)