

# 2026 CCBN CREDIT ANALYST SCHOOL

May 12-14, 2026, Westin Long Beach

## **May 12**

7:30 am Breakfast & Registration

8:30 am Class begins

### **Role of A Credit Analyst and Why It Is a Vital Part of The Credit Underwriting Process.**

- The role of commercial lending in the banking industry
- Organization structure of credit administration and where credit analysts are positioned
- Requirements and responsibilities of the credit analyst
- Skills and professional traits of successful credit analysts required to be successful including:
  - Information is required to match the loan request.
  - Best practices in spreading financial statements.
  - Knowing the right questions to ask.
  - How to communicate analytical results to more senior lenders.

### **Identify Industry, Business and Management Risks and Their Impact on Borrowers**

#### **Introduction of A Comprehensive Commercial & Industrial Case Study**

- This case study will be used to apply and practice the credit analysis concepts and tools presented over the course of the program.

#### **Review and Analysis of Financial Statements**

- Identify The Major Accounts Displayed on Financial Statements for Commercial and Industrial Relationships
- Understand The Accounting Development of Major Asset Accounts That Banks Rely Upon as A Primary Source of Repayment
- Review The Notes to Financial Statements and Understand How Useful They Are to The Underwriting Process
- Understand The Importance of Being Consistent and Concise in Preparing Financial Statement Spreadsheets
- Understand How to Utilize the Structure of Financial Statements To Produce The Desired Results From Financial Statement Analysis Software

12:00 pm Lunch

2:30 pm Break

4:30 pm Day 1 wraps

**May 13**

7:30 am Breakfast

8:30 am Class begins

**Calculation and Interpretation of Major Credit Ratios to Determine:**

- Liquidity
- Leverage
- Asset management capabilities
- Operating performance

**Utilize Ratio Analysis to Perform the Following:**

- Short-Term Loan Structuring Through Determining the Net Working Investment (Financing Gap in Terms of Days and Amount Required to Fund the Gap)
- Financial Impact on Income and Cash Flow from Changing Credit Ratios and Income Statement Margins

**Introduction of The Bradburn Company Case Study to:**

- Apply Knowledge Gained from Ratio Analysis, Net Working Investment Analysis and Financial Impact Analysis to This Case Study

**Cash Flow Analysis to Convert Income into Cash**

- Understand How Cash Flow Analysis Is the Process of Converting an Accrual Basis Financial Statement into A Statement of Cash Flow
- Review The Rules of Cash Flow
- Demonstration Of Cash Flow Analysis Utilizing the Uniform Cash Analysis (UCA) Method
- Comparison Of UCA With Traditional, EBITDA And the Indirect Methods of Calculating Cash Flow
- Identification Of the Four Facilities of Cash Flow Analysis Utilizing Traditional and EBITDA Methods

12:00 pm Lunch

2:30 pm Break

4:30 pm Day 2 wraps

**May 14**

7:30 am Breakfast

8:30 am      Class begins

**Financial Forecasting and Calculating Sustainable Growth Rates**

- Converting management's assumptions into a projected income statement, balance sheet and cash Flow Analysis statement to Support the Repayment Capability of Long-Term Loans
- Determine the sales growth level without increasing leverage beyond a safe level

**Analyzing Corporate Tax Returns Utilizing Widgets-R-U's Corporate Tax Returns**

- Review the various tax forms required to be filed by various organizational structures
- Understand the flow of tax forms into Form 1120, 1120S and 1065
- How to analyze schedule K-1 for pass-through entities
- Understand how to maneuver through tax returns in order to obtain required information
- Know how to convert tax return income into cash flow

**REVIEW/WRAP-UP**

12:00 pm      Lunch

2:30 pm      Break

4:30 pm      Class wraps