Breaking into Banking 201: Analyzing Repayment Sources

March 24, 2027

Virtual Live Event via Zoom

About the Program

Commercial banking can be intimidating because of its complexity and the risk-oriented nature of the work.

This course is a sequel to Breaking into Banking 101 (offered February 24, 2027) and is best taken after completion of that course, though it is not a prerequisite.

The 201 course dives deeper into topics from the 101 course: analyzing a borrower's balance sheet, income statement, collateral, and risk ratings.

Topics Include:

- Balance Sheet Analysis Part 1: Liquidity
- Balance Sheet Analysis Part 2: Leverage
- Income Statement Analysis Part 1: Revenues and Profit Margins
- Income Statement Analysis Part 2: Coverage Ratios
- Collateral Analysis Part 1: Non-current Assets
- Collateral Analysis Part 2: Trading Assets
- Collateral Analysis Part 3: Solving the Problems
- Risk Ratings, Expected Loss, and Provision for Credit Losses

About the Instructor



Andy Keusal is passionate about using his teaching gift to help others reach their God-given potential. He spent eighteen years in commercial banking and lender training before founding Keusal Learning in 2015 to help people master the basics of banking. Keusal is the author of *Breaking into Banking: Cracking the Code on Launching a Successful Career in Commercial Banking*, and the creator and facilitator of the video course by the same name.

Schedule for Virtual Live Event via Zoom

Date: March 24, 2027
Time: 8:30 am – 4:00 pm CT
(Lunch break from 12:00-1:00 pm)
Event will be recorded and available for two weeks.

Who Should Attend?

Credit analysts, lenders, portfolio managers and others who need skills in financial statement analysis and writing credit documents.

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Registration: $300 per person **Deadline to Register: March 17**

Each registrant will receive an NDBA email by March 22 with Zoom login information and materials.

Bank: _____

Contact Person: _____

Address: _____

City: _____ State_____ Zip _____

Registrants

1. Name: _____
   Branch: _____ Email: _____
2. Name: _____
   Branch: _____ Email: _____

Save and send to North Dakota Bankers Association:

Via Email: ndba@ndba.com **Mail to**: PO Box 1438, Bismarck ND 58502

Total due: $ _____ ☐ Sending check ☐ Please invoice ☐ Credit card.

(NDBA will initiate pay link through Skipify)

Questions? Call NDBA at 701.223.5303 or visit www.ndba.com

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