

# Breaking into Banking 201: Analyzing Repayment Sources

March 26, 2025

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 the Breaking into Banking 101 course 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

## Who should attend?

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

## About the Instructor



Andy Keusal is passionate about using his teaching gift to help others reach their God-given potential. After earning his B.A. in Psychology from the University of Notre Dame, he spent eighteen years in commercial banking, during which he interviewed, hired, and trained hundreds of new bankers. He also helped build and run one of the nation's premier credit training programs at a large Midwest regional bank. He left his corporate career in 2015 to found Keusal Learning, where he now helps people master the basics of banking. He is the author of the popular book, *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 26, 2025

**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.

**Breaking into Banking 201: Analyzing Repayment Sources | Virtual Event via Zoom: March 26, 2025**

**Registration: \$300 per person**

**Deadline to Register: March 12**

Each registrant will receive an NDBA email by March 24 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 call.)

*Questions? Call NDBA at 701.223.5303 or visit [www.ndba.com](http://www.ndba.com)*