**Community Bankers of Michigan Credit Risk Training Program**

**Part 1:**

**March 7th and 8th, 2018**

**East Lansing, MI**

**Part 2:**

**April 25th and 26th, 2018**

**Mt. Pleasant, MI**

**Part 1 Agenda:**

* + - * Introduction to Credit Analysis and Financial Analysis of an Individual
			* Analyzing Business Financial Statements: Balance Sheet, Income Statement and Understanding Cash Flow

**Part 2 Agenda:**

* Global Cash Flow, Risk Rating and Case Studies
* Evaluating Collateral, Analyzing Problem Loans, and additional Case Studies

**Who Should Attend:**

* Individuals who have had little to no formal bank credit risk analysis training
* Individuals with 0-6 Years of lending or credit analysis experience
* Individuals who are in Consumer, Commercial, Administrative, Risk Management, Loan Review or Audit Role who would benefit from added tools and a reinforcement of concepts

**Price:**

CBM Member Pricing

* Part 1 and 2:
	+ $995 for the first attendee
	+ $500 for each additional attendee from the same bank

CBM Non-Member Pricing

* Part 1 and 2:
	+ $1495 for the first attendee
	+ $750 for each additional attendee from the same bank