



# SCHOOL OF BANKING

TEXAS TECH

## Credit & Lending Track 1 and Track 2 Descriptions and Timelines: 11:00 am – 4:00 pm Sunday, August 9<sup>th</sup>, 2026

Track 1 and Track 2 will run simultaneously beginning promptly at 11:00 am. Lunch will be served at noon.

### **Track 1 (Intermediate)**

This program is designed to introduce both financial and non-financial credit analysis considerations that are central to essentially all major loan types and will begin with an overview of the banking industry and regulatory climate focusing on areas that are influencing credit analysis in today's environment.

The program will also walk thru all stages of the underwriting process beginning with the loan request, structure and due diligence process, followed by financial statement analysis from the balance sheet to income statement, UCA cash flow considerations, ratio analysis and takeaways related to common areas where analysis is prone to criticism.

The program will continue with a hands-on in-depth case study that will apply the principles discussed throughout the afternoon and conclude with an instructor lead group discussion.

The program is designed for bankers that are new to commercial lending, with up to several years of commercial lending experience or would benefit from a refresher on the 5 C's of credit.

### **Track 1 Approximate Timeline**

Current Trends	15 minutes
Banking Industry	
Regulatory Authorities	15 minutes
Expectations	
Hot Buttons	
Structural Weaknesses	
Overview of the C/A Process	45 minutes
Due Diligence	
Loan Request Information Needed	
Financial Analysis Expectations	
Purpose / Structure	



# SCHOOL OF BANKING

TEXAS TECH

Non-Financial Credit Considerations	30 minutes
5 C's of Credit	
Warning Signs	
Management Review	
Financial Statement Analysis	1 ½ hours
Balance Sheet	
Income Statement	
Projections / Adjustments	
Ratio Analysis	
Cash Flow	
Peer Group Comparisons	
Case Study	1 hour

## **Track 2 (Advanced)**

### Financial Statement Analysis for Year 2

This program is for lenders who have had credit training and/or have had several years of experience making commercial loans at their institution. It is designed for the banker with commercial lending experience who has a practical knowledge of balance sheet, income statement and cash flow concepts. The class will include more complex credit situations.

We will start with a discussion of current lending and financial conditions impacting banking.

We will review critical financial statement analysis concepts and SFAS 95 cash flow analysis in more depth, including UCA cash flow analysis that should be used in the underwriting of credits in today's banking environment. Designed for a more experienced audience, several case studies will be used to build on concepts discussed.

Students will be put into smaller groups and several case studies will be assigned. One case study will be a Commercial & Industrial credit and the other commercial real estate and will extensively be used to cover underwriting issues, policy guidelines, working capital needs, business risks, collateral valuation, borrowing base financing, and other issues as they pertain to commercial lending. Each group will have time to include their underwriting decisions and/or recommendations.



# SCHOOL OF BANKING

TEXAS TECH

## Case Study Debrief

Following each case study session, we will go through a case study debrief allowing the participants to share their underwriting decisions and recommendations. The case studies will include applicable loan portfolio management concepts needed as a commercial loan officer.

### Track 2 Approximate Timeline

Current Trends Banking Industry	15 minutes
Financial Statement Analysis Critical Ratios	90 minutes
Case Study One – C & I Decisioning Debrief	75 minutes
Case Study Two – Real Estate Decisioning Debrief	75 minutes