

CREDIT ANALYSIS BASICS

Online Seminar

MAY 20, 2026 | 9 am - 3 pm

Attend this proactive webinar and learn how banks make lending decisions based on the five (5) C's of credit- capacity, capital, collateral, conditions, and character! The webinar will cover the basics of the three (3) main areas of bank lending- consumer, mortgage, and commercial lending. Each of the three areas will be illustrated with real life "case studies."

The attendee will also be exposed to loan structure, loan support, and documentation issues and how they are an intricate part of the lending process. Additionally, the basics of loan compliance will be provided including Reg B, Reg Z, TRID, BSA, and Fair Credit Reporting.



Objectives

- Gain an understanding of how banks make lending decisions based on the five (5) C's of credit
- Learn about the three (3) main areas of bank lending
- Apply the three areas to individual "case studies"
- Review the basics of loan structure, loan support, documentation, and loan compliance

Audience

Credit analysts, loan assistants, consumer loan officers, residential loan officers, relationship managers, loan documentation specialists, branch managers, private bankers, and business development officers

About the Instructor

David L. Osburn, MBA, CCRA

Osburn & Associates, LLC

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include work as a business trainer/ contract CFO and work as a bank commercial lender including the position of vice president/ senior banking officer. His banking credentials include loan underwriting, loan work-out, management and business development.



Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management

Schedule

8:45 a.m.	Zoom Login
9 a.m.	Seminar begins
Noon	Lunch
12:30 p.m.	Seminar resumes
3 p.m.	Seminar adjourns

CPE Continuing Education

CPE will be granted to registered attendees upon request.

Specialized Knowledge – 6 credits

Instructional Delivery Method:
Group Live
Prerequisites: Advance knowledge of bank practices.
Program Level: Advanced
Advanced Preparation: None

Virtual Live Format

Attendees will need internet access and a standard web browser to join this video and web conferencing. Attendees will receive an email with a link to join the virtual seminar, handouts and any additional information a few days before the event.

A personal Zoom account is not necessary. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the zoom app on a smart device.
- Internet access
- Audio on computer or a phone line

REGISTRATION INFORMATION

Member Fee \$340

Each Additional \$300

Non Member Fee per person \$1360

Remember that this registration is per person only, multiple people in the same room attending the program is discouraged. The only exception is when all the registrants have enrolled separately and each registrant has paid their own individual registration fee.

Cancellation/Refunds: Full refunds will be granted for cancellations received by MBA at least 5 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted 2 days prior to the seminar. Substitutions are always permitted.

Fee includes presentation slides.

WAYS TO REGISTER

 Call the MBA at (573) 636-8151

 Mail completed form and registration fees to:

Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

 mobankers.com

REGISTRATION REQUEST

CREDIT ANALYSIS BASICS Online Seminar - May 20

BILL TO

Bank _____

Address _____

City/State/ZIP _____

Phone _____

NAME OF ATTENDEES

Name _____

Title _____

Email _____

Name _____

Title _____

Email _____

Name _____

Title _____

Email _____

Method of Payment

Member Fee \$340 # _____ \$ _____

Each Additional \$300 # _____ \$ _____

Non-member Fee \$1360 # _____ \$ _____

Total amount due: \$ _____

Check enclosed, payable to **Missouri Bankers Association**

Invoice the bank.

Credit Card Payment* **(Please type)**

Exp. Date _____ CVV _____

No. _____

Type Name _____

Signature _____

