

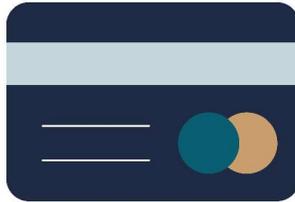


KANSAS BANKERS  
ASSOCIATION

## CREDIT ANALYSIS BASICS

May 20, 2026 - VIRTUAL

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.

**WHO SHOULD ATTEND:** Credit analysts, loan assistants, consumer loan officers, residential loan officers, relationship managers, loan documentation specialists, branch managers, private bankers, and business development officers.



### DAVID OSBURN, MBA, CCRA

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

### TRAINING TOPICS:

- » 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

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

# CREDIT ANALYSIS BASICS

MAY 20, 2026 - VIRTUAL



## Program Agenda

Zoom Login: 8:45 a.m.  
Seminar Begins: 9:00 a.m.  
Lunch: 12:00 p.m.  
Seminar Resumes: 12:30 p.m.  
Seminar Adjourns: 3:00 p.m.

ASSET SIZE	LIVE
\$25 mil & under	___ \$350
\$26 mil - \$100 mil	___ \$450
\$101 mil - \$250 mil	___ \$550
\$251 mil - \$400 mil	___ \$750
\$401 mil - \$750 mil	___ \$950
\$751 mil - \$1 bil	___ \$1,250
Over \$1 billion	___ \$1,550
Assoc. Members	___ \$950
Non-members	___ \$3,100

**All participants will receive a 30-day playback of the program.**

We understand circumstances arise requiring cancellation. Cancel up to five business days before the program and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than two attending, please email [education@ksbankers.com](mailto:education@ksbankers.com).

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Bank: \_\_\_\_\_

Total Enclosed: \$ \_\_\_\_\_ Total Attending: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### **Three ways to register:**

1. Complete and mail the registration form with a check.
2. Email the registration form to [education@ksbankers.com](mailto:education@ksbankers.com), followed by payment via check by mail or credit card over the phone.
3. Register online using a credit card at [www.ksbankers.com](http://www.ksbankers.com).