



Executive Credit Forum

Overview

The Executive Credit Forum—tailored to communicate Harris-specific credit values and address the needs of the audience— is for bank executives who are not credit specialists, including members of loan committees and management committees, bank presidents and other executives who want to strengthen their perspectives on the credit decision process and on soundness in commercial credit portfolios.

The forum draws on case studies and presents latest cash flow tools. In this one-day accelerated program, participants develop skills in capturing the “essence of the credit situation” and hone in on a set of standards for evaluating credit proposals and for assessing overall credit soundness.

"Most of us have had 15 to 25 years experience. To a person, we all believe this had to be the finest seminar we can recall attending." Regional Bank President

Topics

Credit values and credit cultures: Emphasis is on the importance of judgment as opposed to a formulaic approach. Rigorously reinforces credit values and the characteristics of sound credit cultures.

Getting behind the numbers. During a 60-minute segment, participants evaluate a borrower’s cash flow repayment source without looking at a single number. A remarkable perspective emerges.

Understanding and utilizing cash flow measurements. Provides clarity on “cash flow” measurements, when and how to use a particular measurement, and how to avoid misuses.

Evaluating cash flow debt capacity. Participants gain insights in assessing appropriate debt levels, and work with a financial test that has proven to be the best statistical predictor of resilience through the economic cycle.

Credit risk and the business cycle. Participants “live through” an economic downturn, experience key lessons learned in economic cycles, and identify factors that lead to resilience through difficult times.

“Permanent” working capital loans and repayment capacity. Participants address tough questions about permanent working capital loans (evergreens), with emphasis on evaluating repayment capacity.

Evaluating the business strategy of the borrower, with emphasis on competitive advantages and the need for “sound business sense” on the part of bankers in evaluating their borrowers.

Developing a healthy dose of skepticism. Participants are challenged to look beyond the superficial explanation and to “unpeel the onion” to understand the credit situation.

Instructor

Steve Gulbrandsen, facilitator of all programs held roles as a senior credit officer and has headed education groups for two of the nation's largest financial institutions.