

# **Identifying Credit Risk**

## **Practical Application Workshop**

### **Day Two (Half-day)**

#### **Workshop Overview**

The Practical Application Workshop is a 4 hour, hands-on opportunity to apply the skills and use the tools provided in IDENTIFYING CREDIT RISK.

Bankers will use a real-world case study of a medical services partnership to effectively apply the previous day's understanding of non-financial and financial issues, spreadsheets and ratios to identify potential risk factors. They will have the opportunity to prioritize and explain potentially significant credit risk factors that would not be obvious to an underwriter from the credit package submitted, thus serving to cement the skills.

#### **Workshop Elements**

The practical application of job aids, including the non-financial and qualitative financial issues, to discuss and explore potential risk factors with business owners.

Use of the Financial Spreadsheet and Ratio Summary to identify potential risk factors for the business that would not be obvious from the financial information supplied.

Identification of potential risk factors for the guarantors.

Prioritization of identified risk factors into the top 6 and explanation of them to an underwriter in a risk factor memo to be included in the credit package submission.



**Questa**

For more information call us at 425-643-3363 or visit us at [www.questacorp.com](http://www.questacorp.com)