ABA Commercial Lending Schools

Foundational School
Advanced School
April 29-May 4, 2018
Southern Methodist University | Dallas, Texas

Register Now! aba.com/CLS | 1-800-BANKERS
WHO SHOULD ATTEND

Lending Officers  ▪ Credit Analysts
Loan Review Officers  ▪ Branch Managers
Portfolio Managers  ▪ Business Bankers  ▪ Auditors
Business Development Officers  ▪ Examiners

Send Your Rising Stars!

Today's commercial lending industry needs well-trained professionals to underwrite profitable loans and manage aggressive portfolios, all while prudently monitoring credit risk. Through immersive classroom learning, the ABA Foundational and Advanced Commercial Lending Schools develop your commercial lenders and position your institution for long-term success.

Seize this opportunity to invest in your institution's best—and capitalize on our team discounts for maximum value.

OPTIONAL WORKSHOP

Financial Statement Analysis for Lenders

April 28-29, 2018

Need a refresher in commercial lending basics? Missed out on formal credit training in the past? Our optional financial statement analysis workshop is the perfect way for you to brush up on core fundamentals.

Coursework covers contents of the balance sheet and the operating statement, auditor reports, ratio analysis, cash flow statements, working capital and commercial collateral. Upon completion, you will be able to use basic financial ratios to establish the financial condition of a commercial business; determine the basis of accounting used and its effect on the financial statement or tax return; and develop and analyze a cash flow model for a more complete picture of business cash flow.

Tuition
$795 ABA Members
$895 Nonmembers

For details and to register, visit aba.com/CLS
Propel Your Lending Career

The ABA Commercial Lending Schools deliver preeminent instruction for lending and credit personnel, to enhance skills and increase bank profitability. Offered just once a year, this is your chance to learn from the industry’s greatest thinkers, shape your professional network, and gain insight into commercial lending best practices.

Now is the time to propel your career to the next level.

One Location, Two Career-Enhancing Curricula:
FOUNDATIONAL & ADVANCED

Explore which school is right for you at aba.com/cls.

Need a Reason to Attend?
Let us give you 5:

1. **The skills you need.** These are the programs that will develop your expertise and equip you with skills that you can immediately put into practice.

2. **First-rate faculty.** To be the best, you need to learn from the best. Our instructors are eager to share their tested experience with you.

3. **Immersion learning.** We know your time out of the office is precious. In just one week, you’ll learn what could take many years to learn on the job.

4. **Regulators’ perspective.** Our curricula are developed collaboratively with regulatory experts who serve on the Schools’ Advisory Board and faculty. You’ll examine new and changing regulations, as well as key strategies for complying.

5. **Networking and collaboration in an inspired setting.** Held at the Cox School of Business at Southern Methodist University, the Schools are known for their stimulating learning environment. Think dynamic lectures, peer discussions, computer simulations and case studies. We’ve got it all.
Meet Your Faculty

ABA Commercial Lending Schools are taught by expert practitioners with an intimate understanding of the issues and challenges you face every day. Be there to gain knowledge, know-how and solutions in their highly interactive sessions.

Vernon Roberts
Principal
evoke

Mark Faircloth
Owner
Faircloth Performance Partners

Brandon R. Tomjack
Partner
Baird Holm LLP

Tricia DeLeon
Partner
Gruber Elrod Johansen Hail Shank, LLP

S. Scott MacDonald, Ph.D.
Adjunct Professor of Finance
Cox School of Business
Southern Methodist University

Beverlea S. (Suzy) Gardner
Division of Supervision and Consumer Protection
Federal Deposit Insurance Corporation

Richard Hamm
Owner/President
Advantage Consulting & Training

Brian J. Wimpling
Financial Crimes Advisor and National Speaker
Commercial Lending School – Foundational
*Master the fundamentals*

April 29—May 4, 2018

For those in the earlier stages of their careers, the ABA Foundational Commercial Lending School teaches the transactional knowledge you need to lend with precision.

- Learn the fundamentals of credit, analysis, pricing, and strategy.
- Participate in online bank loan simulations that model real-life bid sessions.
- Return to your bank with career enhancing, professional skills that deliver results.

**Foundational Courses**
- Bank Loan Simulations and Debrief
- Banking, the Economy and Credit Outlook
- Evaluating the Commercial Borrower’s Loan Request: The Importance of Cash Flow
- Underwriting the Loan Request
- Specialized Lending: CRE
- Evaluating the Commercial Borrower’s Business Strategy
- An Introduction to Credit Risk Management: Credit Policy and Credit Culture
- Developing the Credit Memo
- Fraud I: Methods, Detection and Prevention
- Underwriting Case Study
- Fundamentals of Asset Based Lending
- Monitoring Your Commercial Loan Portfolio

**Upon completing the School, you will earn the ABA Foundational Commercial Lending School Certificate.**

Note: Attendees should have an understanding of balance sheets, operation and cash flow statements, and a grasp of auditor reports and ratio analysis. Those who need more training in commercial lending basics can enroll in the optional pre-program workshop: *ABA Financial Statement Analysis for Lenders*, April 28-29, 2018.

Register at aba.com/CLS
Bank Loan Simulations—Practical Skill-Building Through Real-Life Scenarios

Throughout the week, as part of the Foundational program, you’ll take part in online loan simulations that model real-life bid sessions. This signature offering of the curriculum provides you with hands-on experience in credit decisioning accuracy, credit selection and relationship pricing as you set goals and develop a loan portfolio.

As the simulations move you from credit analyst to senior commercial loan manager, you’ll gain vital skills in a fun, practice environment. You’ll take in deposits, generate new loans and enjoy friendly competition with your fellow students!

Enhanced Credit Risk Curricula

Credit risk is one of the foremost risk exposures facing today’s institutions. That’s why we’ve refreshed and enhanced the credit risk courses offered. There’s no better place to learn the latest on risk rating systems, concentrated risk controls and how your credit culture intersects with the way you do business.

For details and to register, visit aba.com/CLS.
Commercial Lending School – Advanced

Power up your portfolio management

April 29-May 4, 2018

The ABA Advanced Commercial Lending School enhances the portfolio management skills of bankers who manage or plan to manage others in the delivery of business lending. The program features the same fast-paced, dynamic learning environment as the Foundational curriculum—all focused on advanced application. This school teaches practical strategies you need to address complex professional challenges.

- Study high level credit risk management, loan portfolio management, loan and transfer pricing, and more.
- Define your bank’s strategy for setting risk.
- Explore economic and regulatory changes affecting your bank.
- Understand the market impacts that drive a bank’s lending strategy.

Advanced Courses

- Banking, the Economy and Credit Outlook
- Credit Risk Management: Tools and Techniques
- CRE Risk Management
- Credit Risk Management Case Studies
- Global Debt and Contingent Liability Analysis
- Effective Collections and Bankruptcy
- Fraud II: Methods, Detection and Prevention
- Avoiding Lending Liability Issues
- Strategic Loan Pricing
- CRE Valuation Management
- Portfolio Stress Testing
- Participations and Syndications
- Lending Leadership: A Question of Balance

Upon completing the School, you will earn the ABA Advanced Commercial Lending School Certificate.

Note: The optional pre-program workshop, ABA Financial Statement Analysis for Lenders (April 28-29, 2018), is open to Advanced Commercial Lending School students in need of a refresher.

Register at aba.com/CLS
“I had been in lending for years prior to attending the School. Having previously worked for larger organizations, the calculations (ROE) covered in the schools provided me a different way to look at pricing relationships. For those who come from smaller organizations, the Schools provide a manageable way to look at how they are pricing deals based on risk and return.”

Billy Weiland, Senior Vice President, Commercial Credit Manager, UMB Bank, NA
ABA Commercial Lending Schools
Advisory Board

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Howard D. (Doug) Robertson  
President, Senior Credit Officer  
Cadence Bank

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Senior Vice President  
Commercial Credit Manager  
UMB Bank, NA

**ADVISOR TO THE BOARD**

S. Scott MacDonald, Ph.D.  
Adjunct Professor of Finance  
Cox School of Business  
Southern Methodist University

“My career took off after attending the school because I was able to see how important it was to look at all aspects of a request, and I also gained a better understanding of regulatory concerns regarding the portfolio of the bank. Until I attended the school there were things I was aware of on the management level, but I didn’t fully understand those concerns until I attended the school.”

– Daylin Hash, Senior Vice President  
Commercial Loan Officer, First United Bank
“I returned a more confident banker, willing and eager to pursue opportunities for my bank, leading to increased quality loan growth and the resulting profitability.”

Doug Robertson, President, Cadence Bank
Register Today!

Enrollment Is Limited

Don’t miss your chance to enroll in ABA’s Commercial Lending School programs. Previous schools have reached capacity, so be sure to reserve your seat early.

Tuition
ABA Members save $1,000!
$2,395 ABA Members/Government
$3,395 Nonmembers

Fees include tuition, some meals and instructional materials. Housing is available at the Magnolia Hotel Dallas–Park Cities for a discounted rate. Visit aba.com/CLS to learn more about hotel accommodations.

Team Discount
Send a team of two or more employees and take advantage of team discounts.

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