

ABA Commercial Lending Schools

Foundational School
Agricultural School
Advanced School
Financial Analysis Workshop

April 27–May 3, 2019

Southern Methodist University | Dallas, TX

NEW for 2019! Agricultural Lending School

Register Now!
aba.com/CLS



American
Bankers
Association®

Take Your Lending Career to the Next Level

With customer and community expectations rapidly changing the lending landscape, well-trained and knowledgeable professionals are in high demand. ABA's immersive learning — specifically designed for commercial lenders — will equip you with the skills you need to drive your career.

Choose from foundational, agricultural and advanced schools. Each school features expert faculty, hands-on exercises, peer-to-peer knowledge sharing, and networking opportunities. In addition, the Foundational School features a signature learning tool used in daily bank loan simulations. It's based on real-life banking scenarios.

There is also an optional workshop on financial statement analysis to help you prepare for the week ahead.

WHO SHOULD ATTEND

Lending Officers ■ Credit Analysts
Loan Review Officers ■ Agricultural Lenders
Branch Managers ■ Portfolio Managers
Business Bankers ■ Auditors
Business Development Officers ■ Examiners
Bank Calling Officers ■ Credit Managers

Leading the Way

For more than 40 years, ABA's Commercial Lending Schools have provided high-quality training and leadership skills to the banking industry's commercial lending professionals.

Intensive Learning that Features:

- **First-rate Faculty.** To be the best, you need to learn from the best. School instructors are eager to share their experience and expertise with you.
- **Immersion Learning.** Your time out of the office is precious, so each School's curriculum is packed to deliver the expertise you need that could otherwise take many years to learn on-the-job.
- **Regulators' Perspectives.** Developed collaboratively with regulatory experts, the courses allow you to examine new and changing regulations, as well as key strategies for complying.
- **Networking and Collaboration.** Held at the Cox School of Business at Southern Methodist University, dynamic lectures, peer discussions, group exercises, and case studies await you at this stimulating learning environment.

OPTIONAL WORKSHOP

Financial Statement Analysis for Lenders

April 27–28, 2019

Drill Down into Commercial Lending's Key Data Points

This day-and-a-half long workshop combines discussion, exercises, and small-group work to deliver:

- A deeper understanding of basic financial ratios used to establish the financial condition of a commercial business.
- Techniques for determining the basis of accounting used and the effect on financial statements and tax returns.
- Guidance on developing and analyzing cash flow models.

Kick off your learning experience with a refresher in the basics and brush up on core fundamentals.

Tuition

\$795 ABA Members | \$895 Nonmembers

▶ For details and to register, visit aba.com/CLS

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“From the beautiful setting of the SMU campus to the very entertaining and knowledgeable professors, I felt like I filled in a lot of gaps that were missing in my professional experiences.”

**Corey Bates, Business Banking,
First Fidelity Bank NA**

Foundational Commercial Lending School

April 28–May 3, 2019

Master Analytical Credit Skills

This intensive curriculum provides expert instruction on the transactional knowledge needed to lend with greater precision. Build a solid working knowledge of developing credit analyses, understanding pricing models and crafting a successful lending strategy.

Foundational Courses

- Banking, the Economy and Credit Outlook
- The Importance of Cash Flow
- Bank Loan Simulation Breakouts and Debrief
- Evaluating the Commercial Borrower's Business Strategy
- Underwriting the Loan Request
- Developing the Credit Memo
- Specialized Lending: CRE
- Presentation Skills for Lenders
- An Introduction to Credit Risk Management: Credit Policy and Credit Culture
- Fundamentals of Asset-Based Lending
- Case Studies in Underwriting
- Monitoring Your Commercial Loan Portfolio

Practical Skill Building through Bank Loan Simulations

Engage in team-building exercises and test your mastery of the day's coursework with daily simulations modeled after real-life bid sessions. This signature learning tool provides hands-on experience in a fun, risk-free environment.

- Hone your credit evaluation skills
- Test your credit selection and relationship pricing skills
- Set goals and develop a solid loan portfolio
- Move from credit analyst to senior commercial loan manager
- Gather deposits, generate new loans and enjoy friendly competition with your fellow students

Upon program completion, you will earn the ABA Foundational Commercial Lending School Certificate.

** Course schedule and content subject to change*

Tuition

ABA Members: \$2,495 | Nonmembers: \$3,495

Attendees of the Foundational School should have a basic understanding of balance sheets and income statements, cash flow statements, ratio analysis, and auditor reports. If you need more training in commercial lending key data points — or could use a refresher — please enroll in the optional Financial Statement Analysis for Lenders pre-program workshop April 27 and 28, 2019.

 For details and to register, visit [aba.com/CLS](https://www.aba.com/CLS)

NEW! Agricultural Lending School

April 28–May 3, 2019

Develop Specialized Skills for Successful Ag Lending

The Agricultural Commercial Lending School provides expert instruction on the analytics of agri-business. Perfect for lenders working with agricultural business loans, students will hone their skills in building reliable projections in an environment of commodity price volatility, and employing agri-business-specific inspection techniques.

Agricultural Lending Courses

- Market Intelligence: Making Good Use of Borrower Interviews
- Integrated Approach to Financial Statement Analysis
- Case Studies in the World of Agriculture - Loan Workout
- Financing the Dairy Industry (Elective)
- Financing the Cattle Industry (Elective)
- Financing the Poultry Industry (Elective)
- Financing the Row Crop Industry (Elective)
- Case Studies in Agricultural Credit Risk Management
- U.S. Agricultural Outlook: Where Are We in the Credit Cycle?
- Lender Risk Management Tools
- Unique Features of Agricultural Appraisals
- Unique Features of Agricultural Title Work
- Clause and Effect: Good Deal Gone Bad

Upon program completion, you will earn the **ABA Agricultural Commercial Lending School Certificate**

** Course schedule and content subject to change*

Tuition

ABA Members: \$2,495 | Nonmembers: \$3,495

Attendees of the Agricultural School should have a basic understanding of balance sheets and income statements, cash flow statements, ratio analysis, and auditor reports. If you need more training in commercial lending key data points – or could use a refresher – please enroll in the optional Financial Statement Analysis for Lenders pre-program workshop April 27 and 28, 2019.

▶ For details and to register, visit aba.com/CLS

Advanced Commercial Lending School

April 28–May 3, 2019

Take It to the Next Level

Gain insight into leading successful teams of commercial lenders as well as managing risks and aligning lending strategy with the bank's overall strategy. Dive deeper into complex lending scenarios to hone your skills in high-level credit risk management, loan portfolio management and loan and transfer pricing.

Advanced Courses

- Banking, the Economy and Credit Outlook
- Credit Risk Management Case Studies
- Global Debt and Contingent Liability Analysis
- Problem Loan Management
- Best Practices in Commercial Lending
- Fraud: Methods, Detection and Prevention
- Avoiding Lender Liability Issues
- Strategic Loan Pricing
- Appraisals and Evaluations
- CRE Valuation Management
- Fair Collections and Bankruptcy
- Portfolio Stress Testing
- Lending Leadership: A Question of Balance

Upon program completion, you will earn the **ABA Advanced Commercial Lending School Certificate**

** Course schedule and content subject to change*

Tuition

ABA Members: \$2,495 | Nonmembers: \$3,495

Attendees of the Advanced School should already have a thorough understanding of the loan function as well as credit analysis expertise.

- Although not required, many students find attending the Foundational School before the Advanced School critical to gaining a thorough understanding of loan function.
- The optional Financial Statement Analysis for Lenders pre-program workshop April 27-28 is also available for students in need of a refresher.

▶ For details and to register, visit aba.com/CLS



“I had been in lending for years prior to attending. Having previously worked for larger organizations, the calculations (ROE) covered in the Schools provided me with 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**

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Daylin Hash

Senior Vice President and Commercial Lender
First United Bank and Trust Company



“My career took off after attending the school...there were things I was aware of at the management level, but I didn't fully understand those concerns until I attended the school.”

Daylin Hash, Senior Vice President and Commercial Lender, First United Bank & Trust

Lend with Precision

Don't miss this opportunity to propel your lending career. Space fills quickly, so be sure to secure your seat by registering today!

Program/Dates	Tuition ABA Members	Tuition Nonmembers
Financial Analysis Workshop (Optional) April 27-28, 2019	\$795	\$895
Foundational School April 28-May 3, 2019	\$2,495	\$3,495
Agricultural School April 28-May 3, 2019	\$2,495	\$3,495
Advanced School April 28-May 3, 2019	\$2,495	\$3,495

Fees include tuition, some meals and instructional materials. The ABA Commercial Lending Schools and optional pre-school Financial Statement Analysis for Lenders Workshop will be held at Southern Methodist University (SMU) in Dallas, Texas.

Perfect Training for Rising Stars

Develop your lenders into top talent...and position your institution for long-term success. From a solid foundation in analytics to peak portfolio management, Commercial Lending School students master the myriad skills needed to underwrite profitable loans and manage aggressive portfolios all while prudently monitoring credit risk. Send your entire team and take advantage of special discounts!

Team Discount for ABA Members

- 2-3 attendees - receive a 5% tuition discount
- 4-10 attendees - receive a 10% tuition discount
- 11+ attendees - receive a 15% tuition discount

 For details and to register, visit aba.com/CLS

ABA Commercial Lending Schools & Financial Statement Analysis Workshop

Propel Your Lending Career

April 27-May 3, 2019
Southern Methodist University | Dallas, TX

Register Now!

These schools are only offered once a year.
Take advantage by enrolling today.

aba.com/CLS | 1-800-BANKERS



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