

## LENDING

# 2010 Commercial Lending School



## DATES & LOCATION

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October 4-8, 2010  
Ruttger's Sugar Lake Lodge  
Grand Rapids, MN  
800-450-4555

## OVERVIEW

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The Commercial Lending School is designed to prepare bankers to serve effectively and profitably as commercial loan officers by developing a better comprehension of the economy and how it affects lending decisions. Insight is offered into how a business is structured and how it competes. You will develop an understanding of the role of the company's management and how to analyze and evaluate that management. Bankers will be provided an opportunity to apply analytical techniques in a lending situation and to carry them forward in the pricing and structuring of a loan.

## SCHOOL CURRICULUM

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- The External Environment
- Understanding the Borrower's Business
- Assessing the Borrower's Competitive Position
- Evaluating Management
- Assessing Borrower Financial Analysis
- Projecting Future Performance
- Loan Structure and Support
- Effective Relationship Management
- Identifying and Managing Problem Loans
- Credit Discipline

## WHO SHOULD PARTICIPATE

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This school is designed for mid-level bankers who can readily calculate ratios from both balance sheets and income statements. Applicants should be familiar with accrual based financial statements and have a strong understanding of the structure of balance sheets and income statements and experience in preparing financial statement spreads. It is strongly recommended that you at least consider taking the **Introduction to Financial Statements & Analysis class**.

## HOUSING/ATTIRE

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Fee includes meals (Monday through Friday), breaks, materials, and instructional costs. **Lodging is not included in the school tuition. A block of rooms has been reserved. After we receive your registration we will send you a reservation form for Sugar Lake Lodge (37584 Otis Lane, Grand Rapids, MN 55744, 800-450-4555).** While attending the school, casual, comfortable attire is suggested.

YOU MUST ATTEND ALL SCHEDULED SESSIONS, SUBMIT ALL ASSIGNED PROJECTS AND PARTICIPATE IN CLASSROOM SESSIONS. (A daily schedule and will be sent prior to the school to those who have been accepted.) **Enrollment is limited to 50 registrants--register early!**

## PRESENTER

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**John Cochran** has served in various management and lending positions that have included Compliance and Loan Review Officer, Consumer and Commercial Lender, Senior Lender and President and CEO of a community bank. John currently has his own consulting firm of John Cochran & Associates and devotes full time to developing and leading lending seminars, conducting in-bank training and providing consulting and loan review searches for community banks.

## 2010 Commercial Lending School

<b>PROGRAM:</b>	Monday–Thursday: 8:00 a.m.–6:00 p.m. Friday: 8:00 a.m.–12:00 p.m.			
<b>REGISTRATION FEE:</b>	Members: \$975		Qualified Non Members: \$1,500	
<b>TO APPLY, YOU MUST COMPLETE THE FOLLOWING:</b>	<b>COMMERCIAL LENDNG EXPERIENCE</b>	<b>SIZE OF BANK (ASSETS)</b>	<b>SIZE OF YOUR COMMERCIAL LOAN PORTFOLIO</b>	<b>PRIMARY FUNCTIONAL AREA</b>
	Less than 2 years <input type="checkbox"/>	Under \$10 million <input type="checkbox"/>	Under \$5 million <input type="checkbox"/>	Compliance <input type="checkbox"/>
	2-4 years <input type="checkbox"/>	\$11-\$25 million <input type="checkbox"/>	\$6-\$10 million <input type="checkbox"/>	Commercial Lending <input type="checkbox"/>
	5-7 years <input type="checkbox"/>	\$26-\$50 million <input type="checkbox"/>	\$11-\$15 million <input type="checkbox"/>	Consumer Lending <input type="checkbox"/>
	8-10 years <input type="checkbox"/>	\$51-\$75 million <input type="checkbox"/>	\$16-\$20 million <input type="checkbox"/>	Ag Lending <input type="checkbox"/>
	11-15 years <input type="checkbox"/>	\$76-\$100 million <input type="checkbox"/>	Over \$20 million <input type="checkbox"/>	Operations <input type="checkbox"/>
	16-19 years <input type="checkbox"/>	\$101-\$500 million <input type="checkbox"/>		Other (Please specify) <input type="checkbox"/>
Over 20 years <input type="checkbox"/>	Over \$1 billion <input type="checkbox"/>			

**CANCELLATION POLICY:** MBA reserves the right to cancel programs due to insufficient enrollment, instructor illness, or other reasons. Participants wishing to cancel must inform MBA in writing prior to the event. Send cancellation notices to [maryh@minnbankers.com](mailto:maryh@minnbankers.com). A cancellation fee of 25% of the program cost will be charged for withdrawing, or you may send a substitute. The full program fee will be charged for withdrawing after the event has taken place or a no-show.

**NON-MEMBERS:** Qualified non-members are encouraged to apply. Please call our office for further information.

**SPECIAL NEEDS:** If you have a disability that may affect your participation in the program, please send MBA a statement regarding any special needs at least two weeks prior to the program. We will contact you to discuss accommodations.

**PLEASE PRINT OR TYPE (One registrant per form - copy form if needed.)**

Full Name \_\_\_\_\_  
 Bank \_\_\_\_\_ Phone \_\_\_\_\_  
 Bank Address \_\_\_\_\_ Fax \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_ Mail Code/Station \_\_\_\_\_  
 E-mail \_\_\_\_\_  
*Please provide your email address in order to receive a confirmation.*

**PAYMENT OPTIONS:** Check enclosed  Bill bank  Visa/MC  Amount due \$ \_\_\_\_\_  
 Visa/MC # \_\_\_\_\_ Exp. Date \_\_\_\_\_  
 Signature \_\_\_\_\_  
 Name on Card \_\_\_\_\_

**MAIL WITH PAYMENT TO:** Minnesota Bankers Association  
 Attention: Registrar  
 9521 West 78<sup>th</sup> Street  
 Eden Prairie, MN 55344

**OR FAX TO:** 952-896-1100

If you need further information or have any questions regarding this program,  
 please call Anne Huntley 952-857-2630.



9521 West 78th Street · Eden Prairie, MN 55344-3821

Phone: 952.835.3900 · MN Toll Free: 866.835.3900 · Fax: 952.896.1100 · [www.minnbankers.com](http://www.minnbankers.com)

website