

# SCHOOLS OF BANKING

## PRINCIPLES OF COMMERCIAL LENDING & COMMERCIAL LENDING SCHOOLS



PRESENTED IN COOPERATION WITH  
THE NORTH DAKOTA BANKERS ASSOCIATION

OCTOBER 18 - 22, 2010

REGENCY LODGE - OMAHA, NEBRASKA



### OVERVIEW

The *Commercial Lending Schools* have been customized to meet the diverse educational needs of lenders at any age or stage in their careers. Whether students lend to the main street grocery store or a major manufacturer, the Schools allow attendees to refine and expand their lending skills.

The Schools are designed to teach a lending process applicable to any commercial borrower regardless of loan size. Training is in-depth and hands on. Consider a few of the benefits gained by attending these Schools:

- Discover how to apply the concepts of operating cycle, fixed-asset cycle, profit cycle, life cycle and the cash cycle in understanding borrowers' financing needs
- Gain skill in applying financial analysis techniques to determine past and projected borrower performance
- Apply the direct and abbreviated cash flow methods to main street loans
- Acquire skill in analyzing tax returns and personal financial statements
- Learn the questions to ask when structuring a commercial loan
- Discover how problem loans are identified and what can be done to curtail losses
- Enjoy networking opportunities with other lenders from different financial institutions
- Gain new perspectives and knowledge from peers and nationally-respected faculty



### WHO SHOULD ATTEND

*Principles of Commercial Lending School (PCLS)* is ideal for individuals who are new to commercial lending or credit analysis. The School provides attendees with the basic skills to be exceptional commercial lenders or credit analysts. After graduating from PCLS, students have the opportunity to attend the invitation only *Commercial Lending School: 3-day option* to gain additional skills and improve current skills.

*Commercial Lending School (CLS)* is ideal for mid-to senior-level lenders or credit analysts who have experience in commercial lending and are comfortable with generally accepted accounting principles as well as ratio calculation and interpretation. Graduates of the CLS are invited to attend the invitation only three-day *Advanced Commercial Lending School* to gain higher-level analysis and interpretation skills.



### LEAD FACULTY

**Michael Wear**  
**Security National Bank**  
**Omaha, Nebraska**

Michael Wear is Vice President of Business Banking at Security National Bank in Omaha, Nebraska. He brings over 18 years of commercial lending and 30 years of banking experience to the classroom. Mike has taught AIB courses for over 15 years, including Commercial Lending and Analyzing Financial Statements live classes as well as correspondence study courses.

Mike is the School curriculum author for CLS and the core modules. He has also served as a reviewer of the American Bankers Association's *Commercial Lending* textbook.

A PDF fill-in application is available at: [www.schoolsofbanking.com](http://www.schoolsofbanking.com)



## CURRICULUM

The *Commercial Lending Schools* are designed to teach a lending process applicable to any commercial borrower regardless of loan size. Customized to fit banker's needs, this School has four core curriculum modules, two financial analysis sections and three distinct segments to foster and apply learning.

Spanning two full days of the School, the financial analysis modules have been customized into to skill sets to enhance the learning experience for each student. *Contact Schools of Banking for specific skill set information.*

### PCLS & CLS Core Modules

- Understanding Businesses
- Loan Structure & Credit Administration
- Problem Loans
- Calling, Negotiating and Selling

### PCLS Financial Analysis

- Principles of Historical Financial Analysis
- Principles of Sensitivity Analysis

### CLS Financial Analysis

- Historical Financial Analysis
- Sensitivity Analysis

### Segments to Apply Learning

- Lending Process in Action
- Case Study Applications
- "Hot Topics" in Commercial Lending



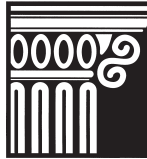
## ADMISSION & ENROLLMENT INFORMATION

To register, please complete and fax or e-mail the registration form below to the Schools of Banking at (402) 474-2148 or [schools@nebankers.org](mailto:schools@nebankers.org). **You may also access [www.schoolsofbanking.com](http://www.schoolsofbanking.com) and submit the PDF fill-in application form.** Registration deadline is September 17. Your bank will be invoiced for the applicable fee:

- \$1,550 Single Housing**
- \$1,450 Double Housing**
- \$1,350 No Housing**

This fee includes registration, instruction, all classroom materials, four nights lodging (if applicable), breakfasts, lunches, breaks and a pizza dinner. Priority registration is given to members of sponsoring or partnering State Banking Associations.

**Nonmembers of their State Banking Association must pay an additional administrative fee of \$675 and are not guaranteed admission.**



## SCHEDULE

Monday	8:00 a.m. - 5:30 p.m.
Tuesday	7:45 a.m. - 6:00 p.m.
Wednesday	7:45 a.m. - 6:00 p.m.
Thursday	7:45 a.m. - 5:30 p.m.
Friday	7:45 a.m. - 12:00 p.m.

## REGISTRATION FORM

- Please register me for the:
- Principles of Commercial Lending School* OR
  - Commercial Lending School*

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- Single Housing - \$1,550     Double Housing - \$1,450     No Housing - \$1,350

Name: \_\_\_\_\_ Last 4-Digits of Soc. Sec. #: \_\_\_\_\_

Bank/Company: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Bank/Company P.O. Box: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_ E-mail: \_\_\_\_\_

*(all confirmations will be made via e-mail)*

**Mail your registration and fee to Schools of Banking at PO Box 80008, Lincoln, NE 68501-0008. Please call Schools of Banking at (402) 474-1555 with specific questions. Deadline is September 17.**

♦Fax: (402) 474-2148    ♦E-Mail: [schools@nebankers.org](mailto:schools@nebankers.org)    ♦Web: [www.schoolsofbanking.com](http://www.schoolsofbanking.com)



# Schools of Banking



*Cosponsored by the Kansas and Nebraska Bankers Associations.*

*In Partnership with the Colorado, Louisiana, North Dakota, South Dakota and Wyoming Bankers Associations.*

*This institution does not discriminate with regard to race, creed, color, sex, age, religion or national origin.*