



# Principles of Commercial Lending School

October 22-26, 2007 • Omaha, Nebraska

## Commercial Lending School

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*In Partnership with the  
North Dakota Bankers Association*

### OVERVIEW

For 2007, 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.

**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 a future invitation only three-day *Commercial Lending School-Year 2* to gain additional and expanded 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 a future 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 a Vice President at Security National Bank in Omaha, Nebraska. He brings over 15 years of commercial lending and 27 years of banking experience to the classroom. He currently manages a loan portfolio and credit administration functions for the bank. Mike has taught AIB courses for over 12 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.

### BENEFITS

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
- Enjoy networking opportunities with other lenders from different financial institutions
- Gain new perspectives and knowledge from peers and nationally-respected faculty

### FACULTY

**Gary Maples**  
Banking Consultant  
Sheboygan, Wisconsin

Gary Maples has over 30 years of banking experience coupled with a Bachelor's degree in economics and an MBA in finance. In December of 2005, he retired from his position as President of M & I Bank in Sheboygan, Wisconsin. Gary has served as the Lead Instructor for the Wisconsin *Commercial Lending School* for more than 20 years and has taught at numerous *Commercial Lending Schools*. He is a section leader and curriculum committee member for the Graduate School of Banking in Wisconsin. Gary has also been involved in international teaching for the Czech and Romanian Banking Institutes.

## CURRICULUM

The *Commercial Lending Schools* are designed to teach a lending process applicable to any commercial borrower regardless of loan size. Customized to your needs, this School has five core curriculum modules and two financial analysis Tracks. Spanning two full days of the School, the financial analysis modules have been customized into two Tracks to better parallel the customers students serve on a day-to-day basis; this allows individuals to tailor the School to their typical lending environment.

### PCLS & CLS Core Modules

- Understanding Businesses
- The Lending Process in Action
- Loan Structure & Credit Admin.
- 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

## ADMISSION

Application for admission may be made by submitting the form below along with the applicable enrollment fee. You may also download a full application form at [www.schoolsofbanking.com](http://www.schoolsofbanking.com). Priority registration is given to members and associate members of their state banking association. **Nonmembers of their state banking association pay an additional administrative fee of \$625.** Please contact the Schools of Banking if you have questions or desire additional information, (402) 474-1555 or [www.schoolsofbanking.com](http://www.schoolsofbanking.com).

### Enrollment Deadline

September 21, 2007

### Enrollment Fees

\$1,450 Single Housing

\$1,350 Double Housing

\$1,250 No Housing

(Fees include all instruction, class materials, scheduled meals and lodging for Monday through Thursday nights at the Regency Lodge in Omaha, if applicable)

### Schedule

Monday 8:00 a.m. - 5:30 p.m.

Tuesday 7:45 a.m. - 5:30 p.m.

Wednesday 7:45 a.m. - 5:30 p.m.

Thursday 7:45 a.m. - 5:30 p.m.

Friday 7:45 a.m. - 12:30 p.m.

## REGISTRATION FORM

For Office Use Only  
 PDF Ackn.

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

Single Housing - \$1,450

Double Housing - \$1,350

No Housing - \$1,250

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 or fax your registration to Schools of Banking at PO Box 80008, Lincoln, NE 68501-0008.**

**Please call Schools of Banking at (402) 474-1555 with specific questions.**

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



**Schools  
of Banking**

**NBA**

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

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