

Schools of Banking

PRINCIPLES OF COMMERCIAL LENDING SCHOOL

October 20-24, 2008 • Topeka, Kansas

COMMERCIAL LENDING SCHOOL

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OVERVIEW

For 2008, 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 *Graduate Commercial Lending School* 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 *Advanced Commercial Lending School* to gain higher-level analysis and interpretation skills.

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

COMMERCIAL LENDING SCHOOLS

"The *Commercial Lending School* was my fourth school, and they keep getting better. I made many new contacts and also reconnected with some former classmates. Schools of Banking is a wonderful thing for bankers."

- Ryan Richmond, Loan Officer, First State Bank



Sponsored by the Kansas and Nebraska Bankers Associations.
In partnership with the Colorado, Louisiana, North Dakota, South Dakota and
Wyoming Bankers Associations.



www.schoolsofbanking.com

CURRICULUM

The School curriculum consists of five core modules and two financial analysis modules for either the PCLS or CLS. The financial analysis modules have been customized into skill sets to enhance the learning experience.

Core Modules

Understanding Businesses
Lending Process in Action (PCLS)
Case Study Application (CLS)
Loan Structure and Credit Administration
Problem Loans
Calling, Negotiating and Selling

Financial Analysis Modules

Principles of Commercial Lending School
Principles of Historical Financial Analysis
Principles of Sensitivity Analysis

Commercial Lending School
Historical Financial Analysis
Sensitivity Analysis

FACULTY

Michael Wear
Security National Bank
Omaha, Nebraska

Michael Wear is a Vice President at Security National Bank in Omaha, Nebraska. He brings over 16 years of commercial lending and 28 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 13 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.

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.

GENERAL INFORMATION

To apply, submit the attached registration form. A full application form will be sent upon receipt of your registration form. All applications for admission must be received by September 19. Final approval of applications will be determined by the Admissions Committee. Enrollment fees are as follows:

\$1,450 - Single Housing
\$1,350 - Double Housing
\$1,250 - No Housing

Fees include registration, instruction, curriculum, four nights lodging (if applicable), breakfasts, lunches, break service and one pizza dinner. All functions and accommodations are in Topeka, Kansas, at the West Holiday Inn. **Nonmembers of their State Banking Association pay an additional administrative fee of \$625 and are not guaranteed admission.**

If a disability or medical condition might affect your participation in this event, please attach a brief letter to Schools of Banking regarding any special needs. In addition, please advise us if you have any special dietary needs.

Individuals registering after the enrollment deadline of September 19 may be subject to a \$50 late fee. Any registrant withdrawing in writing by September 19 will receive a refund minus a \$50 processing fee. Registrants withdrawing September 19 through September 29 will receive a refund minus a cancellation fee of \$313. Registrants withdrawing after September 29 forfeit the entire enrollment fee.

REGISTRATION FORM

PRINCIPLES OF COMMERCIAL LENDING & COMMERCIAL LENDING SCHOOL

October 20-24, 2008

West Holiday Inn ~ Topeka, KS

For Office Use Only - WB

Date Ack'd _____

PDF Acknow

IMPORTANT: Please make a copy of this application for your files. Please print or type the following information:

Name (as you wish it to appear on diploma)	Nickname (for badge)	Last 4-digits of Social Security No.
Your Title	E-mail address (all confirmations will be made via e-mail)	
Business Telephone and Fax Number	Main Bank Name (if different)	
Bank	Main Bank Address (if different)	
Bank P.O. Box and Street Address	Roommate Request, If Applicable (Name & Bank)	
City	State	Zip
In case of emergency, contact (Name)		(Telephone)

BACKGROUND INFORMATION FOR HOUSING: Date of Birth _____ Male Female
MM/DD/YY Smoking Non-Smoking No Preference

SCHOOL SELECTION: *Principles of Commercial Lending School (PCLS)* **OR** *Commercial Lending School (CLS)*

ENROLLMENT FEE: \$1,450 Single Housing \$1,350 Double Housing \$1,250 No Housing
Nonmembers of their State Banking Association pay an additional fee of \$625.00

RETURN THIS REGISTRATION FORM AND FEE BY SEPTEMBER 19 TO:

Schools of Banking, P.O. Box 80008, Lincoln, NE 68501-0008

Phone: (402) 474-1555 ■ Fax: (402) 474-2148 ■ E-Mail: schools@nebankers.org ■ Web: schoolsofbanking.com

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

CORRECT SCHOOL SELECTION INFORMATION

Registering for the correct School (*Principles of Commercial Lending School* vs. *Commercial Lending School*) is primary to ensure a quality learning experience. To assist in this selection, please visit with your nominating officer and answer the following questions regarding your commercial lending skills. If you answer **NO** to these questions, the **Principles of Commercial Lending School** (PCLS) is most appropriate for you. Those answering **YES** should attend the **Commercial Lending School** (CLS).

- I have a working knowledge of generally accepted accounting principles (GAAP) and financial spreads with a developed understanding of accrual vs. cash accounting methodologies.
- I have the ability to calculate the following ratios and understand the components of the ratios (i.e., get behind the numbers and interpret)
 - Quick/Current Ratios
 - Cash Flow/Debt Service Coverage
 - Financial Leverage
 - Turnover Ratio
 - Working Capital



Students are encouraged to access AIB classroom, internet-based or correspondence courses on Analyzing Financial Statements and Commercial Lending. For more information, Kansas bankers should contact the Kansas Bankers Association at (785) 232-3444, and Nebraska bankers should contact the Nebraska Bankers Association at (402) 474-1555.

Est. 1965



Schools of Banking

Your Foundation for Success

P.O. Box 80008 ■ Lincoln, NE 68501-0008

(402) 474-1555 ■ FAX (402) 474-2148

E-Mail: schools@nebankers.org

Web: www.schoolsofbanking.com

Return Service Requested

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Kansas Bankers Association

NBA

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