

# REGISTER NOW!

Register now on our website:  
<https://schoolsofbanking.com/lending>

## Enrollment Fees

\$1,850 – Single Housing

\$1,750 – Double Housing (if available)

\$1,650 – No Housing

REGISTRATION DEADLINE IS  
SEPTEMBER 24, 2021!

NONPROFIT  
ORGANIZATION  
U.S. POSTAGE  
PAID  
LINCOLN, NE  
PERMIT NO. 40

For anyone working with the business community, the Commercial Lending School provides all the essential elements to become a more valuable banker. From the well-structured curriculum to the real-life lending scenarios, I walked away with a far better knowledge of commercial lending that I could put to task, right away. If you're a commercial lender, this class is a must-have part of your banking education.

Ken Knepper  
The Citizens State Bank  
Newton, Kansas



Cosponsored by the Kansas and  
Nebraska Bankers Associations.

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

# NBA



PO Box 80008  
Lincoln, Nebraska 68501-0008

PHONE: 402-474-1555

FAX: 402-474-2148

EMAIL: [schools@nebankers.org](mailto:schools@nebankers.org)

WEB: [www.schoolsofbanking.com](http://www.schoolsofbanking.com)

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

[www.schoolsofbanking.com](http://www.schoolsofbanking.com)



## COMMERCIAL LENDING SCHOOLS

OCTOBER 25-29, 2021

BLUEMONTH HOTEL  
MANHATTAN, KANSAS

## WHY ATTEND?

The Commercial Lending Schools have been customized to meet the diverse educational needs of lenders at any level in their careers. Whether students lend to a locally owned small business 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.

**Commercial Lending School (CLS)** is ideal for commercial lenders and credit analysts (or others with equivalent experience at a financial institution) who have at least two years experience in commercial lending and are comfortable with generally accepted accounting principles including ratio calculation and interpretation.

# COMMERCIAL LENDING SCHOOLS

## BENEFITS

The Schools are designed to teach a lending process applicable to any commercial borrower regardless of loan size. Consider a few of the benefits gained by attending these Schools:

- ◆ Analyze various business operating cycles
- ◆ Provides online resources for industry/economic trends
- ◆ Gain skill in applying financial analysis techniques to determine past and projected borrower performance
- ◆ Learn cash flow methods, including global cash flow
- ◆ Acquire skill in analyzing tax returns and personal financial statements
- ◆ Learn the questions to ask when underwriting and 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
- ◆ Explore various problem loan workout strategies

## TOPICS COVERED

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

### CORE MODULES

Understanding Businesses  
Case Study Application  
Commercial Real Estate  
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 Stress Testing & Projection Analysis

Commercial Lending School  
Historical Financial Analysis  
Stress Testing & Projection Analysis

## ADMISSION

First priority for admission is given to members of sponsoring and partnering State Banking Associations. To register, please register on our website at [www.schoolsofbanking.com](http://www.schoolsofbanking.com) and submit the application form. Your bank will be invoiced for the applicable fee.

This fee includes registration, instruction, four nights lodging (if applicable), breakfasts, lunches, breaks, and all classroom materials. Non-members of their State Banking Association must pay an additional administrative fee of \$825 and are not guaranteed admission.

Registration deadline is September 24. Housing availability cannot be guaranteed after this date. Registrations may be capped to comply with local pandemic restrictions, so please register early. Our regular cancellation fees are being waived due to the pandemic; however, we may have to charge hard costs incurred (such as already printed classroom materials) at time of cancellation.

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

## WHICH SCHOOLS RIGHT FOR ME?

Matching with the right School (Principles of Commercial Lending School vs. Commercial Lending School) is primary to ensure a quality learning experience. Both Schools provide you with methods to evaluate the management of commercial borrowers. In order to better match your background and experience, The Schools of Banking offers you the choice of:

**Principles of Commercial Lending School (PCLS)** introduces components of a company's Balance Sheet, Income Statement and Statement of Cash Flow. In addition, using the same case study, key financial ratios are calculated and interpreted.

**Commercial Lending School (CLS)** builds upon the knowledge base of PCLS with advanced analytical techniques and deeper interpretation of ratios; in other words, getting behind the numbers. It is important to have a solid working knowledge of financial statements and traditional ratios.

Need more help deciding? Visit [www.schoolsofbanking.com](http://www.schoolsofbanking.com), and under the Commercial Lending Schools information click on the link: "Should I go to Principles of Commercial Lending School or Commercial Lending School?" This will open a worksheet tool to help you decide which School is best for you.

Still not sure? Call our office at 402-474-1555 to discuss your options.

**COMMERCIAL LENDING SCHOOL**  
**October 25-29, 2021 ~ Bluemont Hotel ~ Manhattan, Kansas**

<b>MONDAY October 25</b>	<b>TUESDAY October 26</b>	<b>WEDNESDAY October 27</b>	<b>THURSDAY October 28</b>	<b>FRIDAY October 29</b>
<b>7:30-8:00 am Registration</b>	<b>7:00-8:00 am Breakfast</b>	<b>7:00-8:00 am Breakfast</b>	<b>7:00-8:00 am Breakfast</b>	<b>7:00-8:00 am Breakfast</b>
8:00 am-8:15 am <b>Welcome &amp; Orientation</b> 8:15 am-10:00 am <b>Understanding the Business Environment</b>	8:00 am-10:00 am <b>Historical Financial Analysis</b> (continued)	8:00 am-10:00 am <b>Historical Financial Analysis</b> (continued)	8:00 am-10:00 am <b>Loan Structure and Credit Administration</b>	8:00 am-9:00 am <b>Assessment Instrument</b> 9:00 am-10:30 am <b>Commercial Real Estate Lending</b>
<b>10:00-10:15 am Break</b>	<b>10:00-10:15 am Break</b>	<b>10:00-10:15 am Break</b>	<b>10:00-10:15 am Break</b>	<b>10:30-10:45 am Break</b>
10:15 am-12:00 pm <b>Understanding the Business Environment</b> (continued)	10:15 am-12:00 pm <b>Financial Analysis</b> (continued)	10:15 am-12:00 pm <b>Historical Financial Analysis</b> (continued)	10:15 am-12:00 pm <b>Loan Structure and Credit Administration</b> (continued)	10:45 am-11:30 am <b>Calling, Negotiating and Selling</b>  11:30 am-11:45 am <b>Closing Comments</b>
<b>12:00-1:00 pm Lunch</b>	<b>12:00-1:00 pm Lunch</b>	<b>12:00-1:00 pm Lunch</b>	<b>12:00-1:00 pm Lunch</b>	<b>11:45 am Adjourn</b>
1:00 pm-2:30 pm <b>Understanding the Business Environment</b> (continued) 2:30 pm-3:00 pm <b>Historical Financial Analysis</b>	1:00 pm-3:15 pm <b>Historical Financial Analysis</b> (continued)	1:00 pm-3:00 pm <b>Historical Financial Analysis</b> (continued)	1:00 pm-2:00 pm <b>Loan Structure and Credit Administration</b> (continued) 2:00 pm-3:00 pm <b>Problem Loans</b>	
<b>3:00-3:15 pm Break</b>	<b>3:15-3:30 pm Break</b>	<b>3:00-3:15 pm Break</b>	<b>3:00-3:15 pm Break</b>	
3:15 pm-5:30 pm <b>Historical Financial Analysis</b> (continued)	3:30 pm-5:30 pm <b>Historical Financial Analysis</b> (continued)  5:30 pm-6:00 pm <b>Q &amp; A Session and Group Homework</b>	3:15 pm-4:30 pm <b>Stress Testing and Projection Analysis</b>  4:30 pm-5:00 pm <b>Assessment Overview</b>	3:15 pm-4:30 pm <b>Problem Loans</b> (continued)  4:30 pm-5:00 pm <b>Group Assessment Preparation</b>	
<b>FREE EVENING</b>	<b>FREE EVENING</b>	<b>FREE EVENING</b>	<b>FREE EVENING</b>	(Note: Schedule subject to variations in sequence and minor adjustments in length of class sessions.)