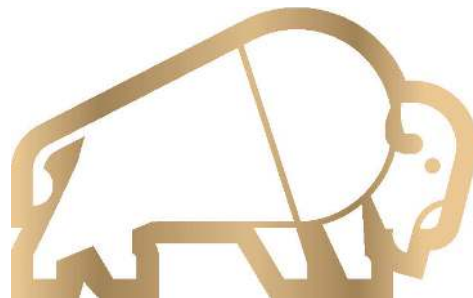


## Virtual Dates: **June 8 & 9, 2021** **And OnDemand**

This 2-day workshop builds upon earlier training and experiences and applies advanced analytical tools in a case-driven environment, using reality-based examples: real businesses, real issues to evaluate. The instructor, a 25-year commercial lender and manager of credit analytic departments, will share tips, techniques, and lessons learned from real-life situations.

### **Who Should Attend**

Business bankers, retail and ag bankers, credit analysts, and others interested in commercial lending.



### **Topics include:**

- Problematic business and personal tax return issues and subjective decisions that can impact global cash flow
- How to analyze any cash flow statement (direct, indirect, UCA) in less than 5 minutes
- Identify the often-overlooked shareholder debt transactions in tax returns and effect on debt service
- Learn new ways to interpret traditional ratios to determine what is driving the number
- Quantify the dollar impact for both level of (projected) sales and business inefficiencies and estimate the amount of financing needed for same
- How to differentiate the real loan purpose(s) if you have a loan request for "working capital"
- Using problem-solving cases to develop skills with Excel templates provided for free cash flow, working investment, and DuPont analysis
- Using actual business borrower tendencies when cash flow shrinks, learn the monetary and non-monetary signals for early identification of potential problem loans
- Get tips on how to improve written loan presentations
- Learn how to apply CRE-specific ratios with additional tools for underwriting and loan sizing, such as expense ratios, debt yield, and cap rate sensitivity
- Walk through real-life CRE underwriting cases featuring currently-popular multifamily and self-storage developments



### **MICHAEL WEAR**

is a former banking executive who spent the majority of his 41 year career in commercial and CRE lending. Michael has taught bankers for over 25 years and is an instructor at several regional commercial lending schools across the country. He is a faculty member and Loan Portfolio Management section leader for the Graduate School of Banking at the University of Wisconsin-Madison.

**Education & Conferences**

**785-232-3444 | [ksbankers.com](http://ksbankers.com)**

# ADVANCED COMMERCIAL LOAN UNDERWRITING

JUNE 8 & 9, 2021 - VIRTUAL



## Program Agenda (Both days)

Log in - 8:45 a.m.

Program - 9 a.m. - 12 p.m.

Lunch - 12 p.m. - 12:30 p.m.

Program continues - 12:30 p.m. - 2 p.m.

### Registration Fees are based off of the Bank/Company Asset Size:

(please mark which level applies)	OnDemand	Both
___ \$100 million or less: <b>\$300 registration fee*</b>	<b>\$400</b>	<b>\$500</b>
___ \$101 million to \$400 million: <b>\$500 registration fee*</b>	<b>\$600</b>	<b>\$700</b>
___ \$401 million to \$750 million: <b>\$700 registration fee*</b>	<b>\$800</b>	<b>\$900</b>
___ Over \$750 million: <b>\$900 registration fee*</b>	<b>\$1000</b>	<b>\$1,100</b>
___ Associate Members: <b>\$700 registration fee*</b>	<b>\$800</b>	<b>\$900</b>
___ Non-Members: <b>\$1,250 registration fee*</b>	<b>\$1,350</b>	<b>\$1,450</b>

\* Add \$50 if registering after May 31.

- Registration fees are based off the bank/company asset size for all locations in Kansas.
- Registration fees are per bank/company, not individual.
- Please mark the appropriate asset size above which corresponds to your financial institution.
- There is no limit on the number of people that can attend the virtual session from your financial institution, however each attendee must be registered with info shown below. To register more than three attendees for a virtual session, please email [education@ksbankers.com](mailto:education@ksbankers.com).

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Bank: \_\_\_\_\_ Total Attending: \_\_\_\_\_

Attn: \_\_\_\_\_ Total Enclosed: \$ \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### Three ways to register:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at [www.ksbankers.com](http://www.ksbankers.com)

**We understand that circumstances arise requiring cancellation. If you cancel by June 4, 2021, your registration fee will be refunded.**