



KANSAS BANKERS
ASSOCIATION

ADVANCED COMMERCIAL LENDING DISCUSSION

July 11-12 - KBA Office

ABOUT EVENT

Generating higher-quality leads/prospects, including tips on using digital marketing. Proven ways to increase new loan production, obtain timely financials and deliver REAL value to your commercial borrowers. Learn multiple ways to improve loan pricing. Early warning indicators of cash flow distress; how to analyze ANY ratio and determine causality and implications. Learn how to analyze Cash Flow Statements in 5 minutes or less. Use the provided working investment tool to better estimate start-up business financing needs and quantify operating cycle inefficiencies. Compare different DSCR and free cash flow models and learn how to measure both financial and operating leverage. Discover issues when using only tax returns and find hidden gems in Schedule K-1s, lease accounting changes, shareholder debt transactions, DuPont profitability analysis, and a discussion of alternative/specialty loan products. Learn how to evaluate what affects collateral recovery and loss avoidance. CRE current market trends, underwriting concepts, and robust loan documentation including tenant estoppels and SNDAs.

WHO SHOULD ATTEND

Deeper analytics than traditional curriculums, but newer bankers will not be left behind. Good for both new & experienced C & I lenders and analysts who want to build upon previous training and obtain new tools to identify, quantify, and mitigate credit risk.



MIKE WEAR - OWNER, 39 ACRES CORPORATION

Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. Less lecture – real-life business cases- more hand-on practice....and more fun!

TOPICS TO BE COVERED:

- How to conduct strategic client prospecting, including using digital platforms without cold calling
- Discover weakening credits before they hit the past due/overdraft reports or trip a loan covenant
- How to obtain more frequent financial information consistently, while enhancing the relationship by delivering value
- How to size revolving credit lines - startups, recessionary effects, mergers/acquisitions
- Using credit analytics and modeling for a proactive, relationship banking instead of reactive transactional banking. End result: higher-quality referrals with a much better success rate
- Real-life business cases and stories, lessons learned, visualizations and games
- Excel templates included: DSCR, FCCR, GCF, FCF and Working Investment Tool

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

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JULY 11-12 - KBA OFFICE



Program Agenda for July 11

Registration: 8:30 a.m.
Program: 9:00 a.m. - 12:00 p.m.
Lunch: 12:00 p.m. - 12:45 p.m.
Program continues: 12:45 p.m. - 3:30 p.m.

Program Agenda for July 12

Program: 8:30 a.m. - 12:00 p.m.
Lunch: 12:00 p.m. - 12:45 p.m.
Program continues: 12:45 p.m. - 3:00 p.m.

	<u>Early bird registrations postmarked on or before July 1, 2024.</u>	<u>Registrations postmarked after July 1, 2024.</u>
___ KBA Members	\$500	\$600
___ Non KBA Members	\$1,000	\$1,100

We understand that circumstances arise requiring cancellation. If you cancel by July 3, 2024, your registration fee will be refunded. Substitutions are welcomed with notice. No audio or video recording allowed. If you have special dietary needs, please contact the KBA office. If you have a disability, and require special accommodations, please contact the KBA office.

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Bank: _____

Total Enclosed: \$ _____ Total Attending: _____

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