



KANSAS BANKERS
ASSOCIATION

COMMERCIAL AND INDUSTRIAL (C&I) LENDING IN TODAY'S COMPETITIVE MARKET

June 23, 2025 - VIRTUAL

ABOUT EVENT

This webinar will begin with a brief overview of Commercial and Industrial (C&I) loan products including working capital lines of credit, ABL facilities, and equipment financing (loans/leases) and their typical structure.

The training session will also cover underwriting C&I loans including accounts receivable assessment and the use of a "Borrowing Base Certificate" (basic and advanced models), the valuation and quality of inventory, and the analysis of various equipment-related issues in lending. This portion of the webinar will also cover the proper evaluation of the borrower's financial statements.

Additionally, the webinar will cover documentation of C&I loans, collateral concerns, challenges with pricing, and managing the C&I loan portfolio. The webinar will conclude with a review of how to identify and market to new C&I loan prospects in today's competitive market.

WHO SHOULD ATTEND: Commercial lenders, credit analysts, loan documentation specialists, branch managers, private bankers, and business development officers.



DAVID OSBURN, MBA, CCRA

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include work as a business trainer/contract CFO and work as a bank commercial lender including the position of vice president/senior banking officer. His banking credentials include loan underwriting, loan work-out and business development. Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management.

TRAINING TOPICS:

- » Review C&I lending
- » Discuss C&I loan products and their typical structure
- » Explore underwriting C&I loans including accounts receivable, inventory, and equipment financing
- » Analyze the Borrowing Base Certificate (BBC)
- » Evaluate the borrower's financial statements
- » Review the documentation, collateral, pricing, and managing of C&I loans
- » Develop the marketing of C&I loans in today's economy

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

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Program Agenda

Zoom Login: 8:45 a.m.
Seminar Begins: 9:00 a.m.
Lunch: 12:00 p.m.
Seminar Resumes: 12:30 p.m.
Seminar Adjourns: 3:00 p.m.

ASSET SIZE	LIVE
\$25 mil & under	___ \$350
\$26 mil - \$100 mil	___ \$450
\$101 mil - \$250 mil	___ \$550
\$251 mil - \$400 mil	___ \$750
\$401 mil - \$750 mil	___ \$950
\$751 mil - \$1 bil	___ \$1,250
Over \$1 billion	___ \$1,550
Assoc. Members	___ \$950
Non-members	___ \$3,100

All participants will receive a 30-day playback of the program.

We understand circumstances arise requiring cancellation. Cancel up to five business days before the program and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than one attending, please email Alana Seelbach at aseelbach@ksbankers.com.

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