



KANSAS BANKERS  
ASSOCIATION

# INTRODUCTION TO COMMERCIAL LENDING

October 15, 2025 - VIRTUAL

## ABOUT EVENT

This webinar covers the basics of Commercial Lending and is a must for all new commercial lenders and/or those individuals who want to explore this vital discipline!

The training session will begin with a brief overview of "conventional" commercial lending versus SBA lending. Additionally, the concept of "credit scoring" will be explored.

The webinar will also cover underwriting a commercial loan including a review of "financial statement analysis" (with emphasis on various cash flow analyses). Additionally, a standard loan "write-up" or written presentation format will be displayed.

The webinar will also cover negotiating a commercial loan, sources of commercial financing, and a brief review of various legal aspects of commercial lending.

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



## 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:

- » Define commercial lending
- » Discuss "conventional" commercial lending versus SBA lending
- » Explore "credit scoring"
- » Cover underwriting a commercial loan including "financial statement analysis" (with emphasis on cash flow analyses)
- » Analyze a standard loan "write up"
- » Review negotiating commercial loans, sources of commercial financing, and legal aspects of commercial lending

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

# INTRODUCTION TO COMMERCIAL LENDING

OCTOBER 15, 2025 - VIRTUAL



## 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](mailto: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](http://www.ksbankers.com)