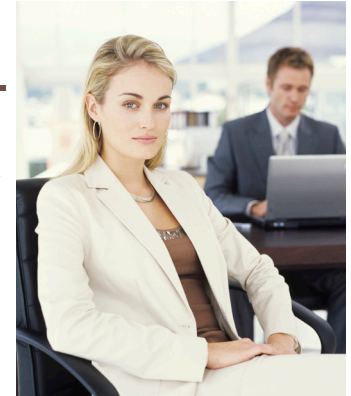




Advanced Commercial Lending School

April 24-26, 2012
8:30 a.m. - 6:00 p.m.

Holiday Inn Presidential
600 Interstate 30
Little Rock, AR
(501) 375-2100



This school is designed to identify and provide guidance on the regulatory and underwriting issues commercial lenders face every day, in an interactive classroom setting. Participants will establish and/or enhance their knowledge in the following areas:

- Financial Analysis – Evaluation of a borrower’s financial performance through use of analytical tools such as cash flow statements, ratio trend analysis, balance sheet and income statement comparisons, and projections. Borrowing needs will also be explored.
- Underwriting Commercial Real Estate – Case studies on two different property types will be examined. Valuation and review of income producing properties will be discussed in detail.

School Agenda

Tuesday, April 24, 2012:

- Cash Flow for short term assets
- Cash Flow for long term assets
- Commercial & Industrial financial statement analysis
- Commercial & Industrial income statement analysis
- Commercial & Industrial ratio analysis
- Determining borrowing cause for Commercial and Industrial loans
- Commercial & Industrial forecast/budgeting

Wednesday, April 25, 2012:

- Review Commercial and Industrial case study
- Commercial Real Estate financial analysis
- Commercial Real Estate appraisal review
(there will be two separate Commercial Real Estate case studies to explore during this day)

Thursday, April 26, 2012:

- Commercial Real Estate case study reviews and wrap up



Learning Objectives:

- Credit risk through an assessment of repayment capacity, collateral, conditions, capital and character (5 C’s of Credit)
- Tools for the commercial lender to adequately assess their client’s needs
- Pricing their loan products effectively based upon risk discovered through credit analysis

School Instructors



Ron Rushing is the President of Rushing Consulting Group, LLC. He has served as a Missouri Division of Finance safety and soundness examiner, as a commercial loan officer for a large commercial bank, and as director of loan review and internal audit for a large regional bank in southwest Missouri. He is a frequent speaker for state banking associations, including Arkansas, on topics including credit risk management, cash flow/financial statement analysis and loan documentation. Ron also teaches commercial lending and financial statement analysis for the Ozark Empire Center for Financial Training and the Arkansas Bankers Association Commercial Lending School. Ron’s education includes a Bachelor of Arts from Drury University, a Master of Business Administration from Lincoln University and Graduate School of Banking, Boulder, Colorado.



Tim Swan, MAI is a Vice President of Marshfield Investment Company. He has over 37 years of experience in the lending, real estate and appraisal industries. Tim holds several professional designations including his MAI Designation, Appraisal Institute; Real Estate Appraiser Missouri State Certified General Real Estate Appraiser; and Missouri Real Estate Commission-Brokers License. Tim has owned and managed his own commercial real estate appraisal company with 15 employees and was employed as a commercial/industrial real estate appraiser from 1975 through 1996.



Registration Fees:

ABA Members:
Early Registration Price: \$675; After March 26: \$825
Non-Members:
Early Registration Price: \$825; After March 26: \$975

Registration fees include instruction, materials and lunch on April 24 & 25. To receive a registration confirmation, please provide an e-mail address on the registration form. **If you do not receive a confirmation within 48 hours, please check with the ABA. You may not be registered.**

Hotel Information:

Hotel reservations may be made by calling the Holiday Inn Presidential at (501) 375-2100.

Cancellation:

Register before March 26, 2012 if possible.
Full registration fees will be refunded if a cancellation is received before April 9. No refunds will be given for cancellations made after April 9. Substitutions are welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

More Information:

Dress for the school is business casual. To ensure your comfort, please bring a jacket or sweater- the room temperature is often hard to control. Registration will begin at 8:00 a.m. on Tuesday, April 24. If you need additional information, please contact the ABA Education Division at (501) 376-3741.

Who Should Attend?

This school is designed for intermediate to advanced level lenders. It is also an excellent refresher for seasoned lenders.

Prerequisites:

1. Recommended applicant has three to five years of lending experience
2. Successfully completed other equivalent courses pertaining to accounting, analyzing financial statements, commercial lending and have a demonstrated knowledge of banking and bank regulation.



Don't forget to bring your calculator!

Advanced Commercial Lending School
Holiday Inn Presidential, Little Rock

April 24-26, 2012
(Please copy form if needed for additional registrants)

Bank/Company Name _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my: Mastercard Visa

Account Number _____

Expiration Date _____

Name on Card _____

CSC Number _____

(3-digit security code on back of your card)

- Fax: Please Invoice (ABA Members Only)
Fax to: (501) 376-9243
- Mail: Check Enclosed (Payable to ABA)
Arkansas Bankers Association
Education Division
1220 West Third Street
Little Rock, AR 72201

Note: If you would prefer to give us your credit card information over the phone, please call the ABA Education Department at (501) 376-3741.

ABA Use Only:

Registered: _____ Check: _____

Received: _____ Amount: _____