



Foundations of Commercial Lending

January 23-24, 2019

GET THE FOUNDATION FOR A SUCCESSFUL COMMERCIAL LENDING CAREER

This two-day event is designed to provide an overview of commercial lending through an assessment, type and structure of a commercial loan, as well as building relationships with new and existing clients. You will learn the necessary skills to analyze, and if required, approve a business loan.

The program is organized by first evaluating a credit through financial analysis to assess the risk reward relationship. Following the financial assessment portion of the program, participants will dive into the elements of managing business relationships profitably and under approved risk guidelines.

Over the course of both days, participants will have exposure to assessing loan suitability, structuring a loan and developing a sound lending understanding upon which to build comprehensive commercial and business relationships.

DAY 1 - THE CREDIT SIDE

- Roles of a Credit Analyst
- Identify the information required to make a financial assessment
- Review a full set of financial statements successfully
- Perform ratio analysis to determine Liquidity, Leverage, Operating Performance, etc.
- Review types of cash flows
- Review the positives and negatives of projections
- Risk Rating loans

DAY 2 - THE LENDING SIDE

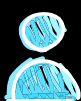
- Become familiar with the five fundamentals of credit
- Identify the important elements of every loan request
- Learning to manage and stay on top of the customer relationship
- Understanding why good loans go bad
- Discuss the lender's role outside and inside the bank
- What to do when the answer isn't what the customer wants to hear

ABOUT THE INSTRUCTOR

Ron Rushing is the President of Rushing Consulting Group, LLC in Sparta, Missouri. He has served as a 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 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.



WHO SHOULD ATTEND

- Credit Analysts
- Loan Review & Administration
- Credit & Loan Officers



WHEN

January 23-24, 2019
9:00 a.m. – 4:30 p.m.



WHERE

Arkansas Bankers Association
1220 W. 3rd Street | Little Rock
501-376-3741

Arkansas Bankers Association Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

COMMERCIAL LENDING FOUNDATIONS January 23-24, 2019

Arkansas Bankers Association

REGISTRATION INFORMATION

Which day(s) will you be attending?

January 23 January 24 Both Days

Registrant #1 Name _____

Title _____

Email _____

Which day(s) will you be attending?

January 23 January 24 Both Days

Registrant #2 Name _____

Title _____

Email _____

Bank/Company _____

Address _____

City _____ State _____ Zip _____

Registration Contact _____

Phone _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____

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

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

Note: Non-Members must pay with credit card or check prior to the event.

Email: brenda.scarbrough@arkbankers.org
 kami.coleman@arkbankers.org

Fax: (501) 376-9243

Mail: Check Payable to
 Arkansas Bankers Association
 Professional Development Department
 1220 West Third Street
 Little Rock, AR 72201

ABA USE ONLY:

Registered: _____

Amount: _____

Received: _____

REGISTRATION FEES

		After
ABA Members	Early	December 27
Entire Seminar	\$ 650	\$ 750
One Day	\$ 325	\$ 375
		After
Non-Members	Early	December 27
Entire Seminar	\$ 1,300	\$ 1,500
One Day	\$ 650	\$ 750

Registration fees include continental breakfast, instruction, materials, refreshment breaks, and lunch. 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.

HOTEL INFORMATION

This seminar will be held at the Arkansas Bankers Association. Should you need a hotel reservation, a Locally Negotiated Rate has been reserved for you at the following hotels:

Holiday Inn Presidential | (501) 375-2100

Group Rate: \$97 | Group Code: IL64N

Hilton Garden Inn | (501) 224-0044

Group Rate: \$119 | Group Code: N3197385

CANCELLATION

Register before December 27 if possible. Full registration fees will be refunded if a cancellation is received before December 27. No refunds will be given for cancellations made after January 9. Substitutions are welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

MORE INFORMATION

- Registration will begin at 8:30 a.m. on February 7.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.

CONTINUING EDUCATION



Attendants qualify for 12 (6 per day) Continuing

Professional Education (CPE) Credits in Specialized

Knowledge & Applications in group-live training. No

advance preparation is required. The Arkansas Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

INCLEMENT WEATHER POLICY

Cancellations due to inclement weather are refundable.

If you have questions concerning the status of an ABA program due to inclement weather, please visit www.arkbankers.org for more information.