

REGISTRATION AND PRICING

ABA MEMBERS

Early Pricing: \$1,750
After January 30: \$1,950

NON-MEMBERS

Early Pricing: \$3,500
After January 30: \$3,700

ACCOMMODATIONS OR GROUP RATES

This event will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Local Negotiated Rate (LNR) has been reserved for your convenience at the following hotels. The LNR is based on hotel availability, and you are responsible for all hotel room charges.

Hilton Garden Inn Downtown | (501) 244-0044
Group Rate: \$122 | Group Code: 3197385

Downtown Marriott Little Rock | (501) 906-4000
Group Rate: \$159 | Corporate Code: A5698

CANCELLATION POLICY

Full registration fees will be refunded if a cancellation is received before February 13. No refunds will be given for cancellations made after February 13. All cancellations must be submitted in written format prior to the event. Substitutions are encouraged.

ADDITIONAL INFORMATION

You will need a calculator for this school.

Why Attend?

- Develop an understanding of your bank's risk appetite, risk tolerance, risk culture, and the risks assumed in the loan portfolio
- Introduced to foundation concepts underlying the lending function in a bank, the lender's role, and a framework for assessing a borrower's credit worthiness
- Introduced to key lending concepts including the loan evaluation process, the 5 Cs of credit, the loan evaluation equation, and four key lending questions
- Learn what it takes to properly structure, support, and maintain a commercial loan
- Find out how to mitigate problem loans and establish credit discipline
- Establish a network of peer lenders for continued support
- Develop an understanding of relationship banking – how to meet multiple customer financial needs profitably
- And much more!

Visit

www.arkbankers.org/CommercialLending
for more information!

**Build your lending skills, to help
build local businesses!**

2023 Commercial Lending SCHOOL

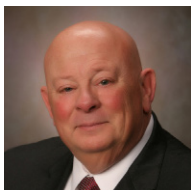
February 27 - March 3, 2023



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TOPICS OF DISCUSSION

About The Instructors



Mike Wasson
Retired Banker

Mike is a retired Banker with over 45 years experience in managing Community Banks. Mike has served as the CEO of six Community Banks and as the Chairman of a Broker/

Dealer. Mike has been an Executive Officer in Banks with assets ranging from \$13 million to \$6 billion. Mike has extensive knowledge in Credit, Strategic Planning, Operations, Management Reviews, Commercial Lending and Problem Bank Workouts. Mike has served on the faculty of Bank Lending Schools and Bank Management Schools in Missouri, New Mexico, Iowa, Kentucky and the Graduate School of Banking in Colorado.



Ron Rushing
Rushing Consulting Group, LLC

Ron Rushing is the President of Rushing Consulting Group, LLC in Sparta, Missouri where he conducts credit training services and advises banks on credit risk management issues.

He has served as a safety and soundness examiner, as a commercial loan officer for a large commercial bank, and as Chief Credit Officer for a 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. He is a longtime faculty member of this commercial lending school.

Schedules and times are subject to change.

Monday, February 27

9:00 A.M. – 4:30 P.M.

TOPICS

- Registration & Continental Breakfast
- Orientation
- Foundation Concepts in Lending
- Understanding the Borrower's Business
- Lunch
- Understanding the Borrower's Business (continued)
- Assessing Risk Facing the Borrower

Tuesday, February 28

9:00 A.M. – 4:30 P.M.

TOPICS

- Continental Breakfast
- Assessing Risk Facing the Borrower (continued)
- Evaluating Management (Case Study)
- Lunch
- Effective Relationship Management
- Effective Relationship Management (Role Play)

Wednesday, March 1

9:00 A.M. – 5:00 P.M.

TOPICS

- Continental Breakfast
- Qualitative & Quantitative Issues (Mid-week Case Study)
- Assessing Borrower Financial Performance
- Lunch
- Assessing Borrower Financial Performance (continued)

Thursday, March 2

9:00 A.M. – 4:30 P.M.

TOPICS

- Continental Breakfast
- Assessing Borrower Financial Performance (continued)
- Lunch
- Projecting Future Performance (Case Study)
- Loan Structure & Support (Case Study)

Friday, March 3

9:00 A.M. – 12:00 P.M.

TOPICS

- Continental Breakfast
- Summary & Follow Up
- Responsible Commercial Real Estate (Case Study)
- Identifying and Managing Problem Loans
- Establishing Credit Discipline (Case Study)
- Wrap Up

Additional Information

PREREQUISITES

- A minimum of 1 year of experience in commercial lending, or a minimum of 1 year in credit administration in a bank, or 5 years of banking experience
- Completion of high school (completion of a 4-year college degree program desirable)
- Successful completion of courses in Commercial Lending, Analyzing Financial Statements, and Economics; or equivalent coursework; or demonstrated knowledge

GRADUATION REQUIREMENTS

- Attendance at all structured lecture and case study sessions
- Contribute to case study work
- Completion of daily quizzes
- Completion of all additional assignments that may be required by the faculty



CONTACT US

Professional Development Department
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WHO SHOULD ATTEND

Commercial Lenders, Credit Administration, Lending Officers, Credit Analysts, Branch Managers, Business Bankers, Bank Calling Officers, Credit Managers



WHERE

Arkansas Bankers Association
1220 W. Third Street
Little Rock, AR 72201



WHEN

February 27 - March 3, 2023
9:00 AM - 5:30 PM