

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 continue support
- Develop an understanding of relationship banking— how to meet multiple customer financial needs profitably
- And much more!

ABOUT THE INSTRUCTORS



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.



Mike Wasson

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.

Arkansas Bankers Association
presents

2024 Advanced Commercial Lending School



Arkansas Bankers Association
1220 W. Third Street
Little Rock, AR 72201
(501) 376-3741 | www.arkbankers.org

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REGISTRATION & PRICING

ABA MEMBERS

Early Pricing: \$1,020
After March 18: \$1,170

NON-MEMBERS

Early Pricing: \$2,040
After March 18: \$2,340

ACCOMMODATIONS

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: \$148 | Group Code: 3197385

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

CANCELLATION POLICY

Full registration fees will be refunded if a cancellation is received before April 1. No refunds will be given for cancellations made after April 1. All cancellations must be submitted in written format prior to the event.

TOPICS of DISCUSSION

April 15

8:30 A.M. – 4:00 P.M.

- Continental Breakfast/Registration
- Welcome & Orientation
- First Case Group Session – Asset Based Lending (C&I Analysis)
- Continuation – First Case Study – Asset Based Lending (C&I Analysis)

April 16

8:30 A.M. – 4:00 P.M.

- Continental Breakfast/Registration
- Second Case Group Session – Financial Analysis, Loan Structure and Loan Support
- Third Case Group Session – Commercial Real Estate (Hotel/Motel Lending)

April 17

8:30 A.M. – 3:00 P.M.

- Fourth Case Group Session – Identification and Resolutions of Problem Loans
- Open Discussion/Best Practices/Trends Loan/Pricing/Yield/Risk Rating /Portfolio Development/CECL
- Closing Comments & School Evaluation Adjournment



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

COMPLETION REQUIREMENTS

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



WHO SHOULD ATTEND

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



WHERE

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



WHEN

April 15-17, 2024
8:30 AM - 4:00 PM



CONTACT US

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