Virtual Learning

C&I Lending in Today's Competitive Market

This webinar will begin with an overview of Commercial and Industrial (C&I) loan products including working capital lines of credit, ABL facilities, and equipment financing (loans/leases) and their typical structure along with related loan products including letters of credit and single pay loans.

The training session will also cover underwriting C&I loans including accounts receivable assessment and the use of a "Borrowing Base Certificate" (basic and advanced models), the valuation and quality of inventory, and the analysis of various equipment-related issues in lending. This portion of the webinar will also cover the proper evaluation of the borrower's financial statements.

Additionally, the webinar will cover documentation of C&I loans, collateral concerns, challenges with pricing, and managing the C&I loan portfolio. The session will also include how to identify and market to new C&I lending prospects in today's competitive market and conclude with three "summary" case studies.

Objectives:

- Review C&I lending
- Discuss C&I loan products and their typical structure
- Explore underwriting C&I loans including accounts receivable, inventory, and equipment financing
- Analyze the Borrowing Base Certificate (BBC)
- Evaluate the borrower's financial statements
- Review the documentation, collateral, pricing, and managing of C&I loans
- Develop the marketing of C&I loans in today's economy
- Apply the C&I lending concepts through case-study analyses

When:
October 9, 2026
9:00 a.m. - 3:00 p.m.

Where:
The comfort of your desk.

Who Should Attend:

Commercial lenders, credit analysts, loan documentation specialists, branch managers, private bankers, and business development officers

ABOUT THE INSTRUCTOR

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Trainingvand Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, attorneys, credit managers, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues. Mr. Osburn's Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors. His extensive professional background encompasses 26 years as a Business Trainer/ Contract CFO and 16 years as a Bank Commercial Lender including the position of Vice President/ Senior Banking Officer. His banking credentials include loan underwriting, loan "work-out," management, and business development.

REGISTRATION FEES

ABA Members:
Registration Price: $390

Non-Members:
Registration Price: $780

NOTE

Registration fees are per person, not connection. Please register each person in attendance separately.

CANCELLATION

Full registration fees will be refunded if a cancellation is received before September 25. No refunds will be given for cancellations made after September 25. All cancellations must be submitted in written format prior to the event.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

C&I LENDING IN TODAY'S COMPETITIVE MARKET

OCTOBER 9, 2026

Bank/Company Name ____________________ **Phone** ____________

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 ❒ American Express ❒ Discover

Account Number ______________________

Name on Card ______________________

Expiration Date ____________ **CSC Number** ____________
(3-digit security code on back of your card)

Billing Zip Code ____________

If you would prefer to pay via credit card over the phone, please call the ABA at (501) 376-3741. Please do not email your credit card information.

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

Email: marketing@arkbankers.org
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Arkansas Bankers Association
Professional Development Training Center
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