

2020 Commercial Lending School

When

November 9-13, 2020

Visit the website for the full agenda!!

Where

Arkansas Bankers Association
Professional Development Training Center
1220 W. 3rd Street | Little Rock

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: \$122 | Group Code: 3197385

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

Topics of Discussion

Monday, November 9

- Registration & Continental Breakfast
- Orientation
- Foundation Concepts in Lending
- Understanding the Borrower's Business
- Lunch
- Understanding the Borrower's Business (continued)
- Assessing the Risks Facing the Borrower
- Evaluating Management
- Networking & Welcome Dinner

Tuesday, November 10

- Continental Breakfast
- Assessing Borrower Financial Performance
- Lunch
- Assessing Borrower Financial Performance (continued)
- Dinner on your own

Wednesday, November 11

- Continental Breakfast
- Assessing Borrower Financial Performance (continued)
- Lunch
- Protecting Future Performance
- Loan Structure and Support
- Dinner on your own

Thursday, November 12

- Continental Breakfast
- Responsible Commercial Real Estate Lending
- Lunch
- Responsible Commercial Real Estate Lending (continued)
- Effective Relationship Management
- Identifying and Managing Problem Loans
- Dinner on your own

Friday, November 13

- Continental Breakfast
- Establishing Credit Discipline
- Test Review & Test

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
- Participate in case study work
- A minimum score on daily quizzes and the post-test
- Completion of all additional assignments that may be required by the faculty



How to Register

Visit www.arkbankers.org/ABA/Schools/CommercialLending.aspx and click the register button.



Who Should Attend

- Commercial Lenders
- Credit Administration



Contact Us

Professional Development Department
501.376.3741
kami.coleman@arkbankers.org



John Cochran
Cochran Associates, LLC
Jefferson City, Missouri

John Cochran has served in various lending and senior management positions

including President and CEO of a community bank. John established Cochran Associates LLC in 2000 to provide bank training and consulting services.

To date, he has presented lending seminars for many state banking associations and annually participates in several commercial lending schools as a principal instructor or sole presenter. He is also a member of the Pacific Coast Banking School where he presents a series of lectures on the topic of credit risk management.

Quickly earn 32 Continuing Professional Education Credits with this school!

Why attend this School?

- 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!

2020 Commercial Lending School

November 9-13

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

Pricing

ABA Members

Early Pricing: \$1,700

After October 12: \$1,950

Non-Members

Early Pricing: \$3,400

After October 12: \$3,900



www.arkbankers.org/ABA/Schools/CommercialLending.aspx