Fees

The following fees include the program, training materials, continental breakfast, lunch and refreshments for each day.

IBA Members - $495
Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates. Surcharge of 100% for Non-Members.

Location

This two-day course will be held on Wednesday & Thursday, January 9-10, 2019 at the IBA Center for Professional Development, located at 8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis, IN 46240. Directions, map & a list of local hotels are available on our website, www.indianabankers.org or by calling 317-387-9380.

Special Accommodations

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need special accommodations or have dietary restrictions, please let us know.

Confirmation / Cancellation

The IBA will send confirmations as requested for its programs. Please check the appropriate box & include a fax number on the registration form. If you have questions, contact Marcy Borden via e-mail at mborden@indianabankers.org or phone the IBA Office at 317-387-9380.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences on the day of the program. Substitutions are welcome at anytime.

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Mailing Address Information
If the addressee listed on this brochure is no longer employed at the bank or the mailing address is incorrect, please update the information on our website at www.indianabankers.org or contact Michelle Long at 317-387-9380, or email: mlong@indianabankers.org

SEMINAR

Participants will learn how to improve their handling of a loan portfolio such that credit quality can be maintained along with producing new revenues for the bank.

Advanced Commercial Lending School

Wednesday & Thursday
January 9-10, 2019

IBA Center for Professional Development Indianapolis

Indiana Bankers Association

Register Online
www.indianabankers.org

Program Overview

If you are a lender, are you ready to improve your game? If you manage or review commercial relationships, what are the key drivers of borrower performance after the loan has been closed?

This advanced, two-day course has the answers, with a focus on effective initial structuring and subsequent monitoring of commercial lending relationships. It goes beyond the basics of financial analysis and portfolio management to provide experienced bankers the advanced tools to influence credit quality and profitability. We explore critical quantitative factors such as the role of sales growth in the financial performance of the borrower, as well as qualitative issues of industry, market and management risks.

Participants will learn how to improve their handling of a loan portfolio such that credit quality can be maintained along with producing new revenues for the bank. We'll unlock the mysteries of loan agreements and covenants to improve monitoring of existing credits and enhance future underwriting and renewals. Other monitoring issues, such as interim financial statements, are covered. We finish with a set of unconventional problem loan warning signals to better assist lenders in getting an early jump on a potential weakness.

Presenter

Richard Hamm has been training bankers for over 27 years, specializing in all phases of commercial lending and credit, including portfolio & risk management, commercial real estate & appraisals, plus selling & negotiating skills. His training work includes our top industry associations (the ABA & RMA), regional banking schools (Barret School of Banking - Memphis, Graduate School of Banking - Wisconsin, Southwestern Graduate School of Banking - Dallas, & Graduate School of Banking at Colorado), numerous statewide banking & community banking associations, plus individual banks.

On the consulting side, he has been involved in director training, loan policy formation, bank formation (start-ups & acquisitions) and related strategic planning. The RMA Journal has published over 20 articles by Hamm on various lending topics, and he has served for many years on its Editorial Advisory Board.

Seminar Topics

- Applying the concept of a firm's sustainable growth rate (compared to actual sales growth) and its effect on the financial condition and performance of a business
- Assessing industry, market and management risk and their effect on financial results and as part of an overall risk rating for the borrower
- Ongoing cash flow, working capital and leverage issues of commercial borrowers. For instance, how to calculate (from financial statements) the equipment and other capital expenditures, determine "maintenance capex" and how to get these lending opportunities that your bank is likely missing.
- Monitoring real estate: Tips and traps
- Managing commercial relationships to improve both credit quality and revenue opportunities
- Utilizing interim financial statements
- Issues with compiling a global cash flow or global analysis
- Negotiating, setting and monitoring loan covenants
- Recognizing (early) potential problem loans

Who Should Attend

Community bankers, small business lenders, private bankers, commercial lenders, loan review specialists, lending managers and credit officers.

Agenda Both Days

8:30 a.m.	Registration & Continental Breakfast
9:00 a.m.	Program Begins
12:00 Noon	Lunch (included)
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns

Advanced Commercial Lending School

(Dept. 103)
Please type or print legibly.
Copy this form for additional participants.

Name

Nickname for Badge

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City/State/Zip

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Emergency # (In case of bad weather, etc.)

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Fees

☐ $495 IBA Member

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates. Surcharge of 100% for Non-Members.

Payment Information

Total payable to the IBA Foundation, Inc.

☐ Check Enclosed ☐ VISA ☐ MasterCard

Account Number Exp. Date

☐ Confirmation ☐ Fax a map & list of Hotels

Dress is Business Casual

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317-387-9380 Fax: 317-333-7162

Register online: www.indianabankers.org