

BANK

ABA National & Graduate Commercial Lending Schools

MAKING THE LEAP FROM LENDER TO LEADER
WITH THE UNPARALLELED INDUSTRY RESOURCE

MANAGEMENT

October 19–24, 2007

May 3–9, 2008

Southern Methodist University
Dallas, TX



ADVANCE YOUR COMMERCIAL LENDING CAREER


Dear Lending Professional,

As an ambitious lender, you need to stay current with the latest issues and best practices in today's ever-changing world of commercial lending. I highly recommend you participate in the ABA National and Graduate Commercial Lending Schools.

Both schools will be held from October 19–24, 2007 and from May 3–9, 2008 in Dallas, Texas, at Southern Methodist University. These top-rated ABA schools are the only national schools that focus on the unique lending challenges you face and how to solve them.

By participating in these programs, you'll experience the benefits of a highly interactive curriculum and a real-world lending simulation. You'll also gain the ideas, know-how and training you need to create effective solutions that address your daily lending challenges. I urge you to take advantage of these programs and apply today.

Sincerely,



Michael E. Grove, CLBB
President, Bank of the Rockies, NA

Optional Pre-Program Refresher Course

ABA Financial Statement Analysis for Lenders October 18–19, 2007 and May 2–3, 2008

The ABA Financial Statement Analysis for Lenders is for participants who have:

- Been away from commercial lending for some period of time and need a refresher on the basics
- Not completed credit training in the past.

Those enrolling in the ABA National Commercial Lending School are assumed to enter the school with a familiarity and understanding of the following:

- Contents of the balance sheet and the operating statement
- Auditor's reports
- Ratio analysis
- Cash flow statements.

The ABA Financial Statement Analysis for Lenders will briefly review the above subjects, as well as additional topics such as collateral and loan investigation, by means of lectures and discussion with exercises and small group work. After completing this review, you should be able to:

- Understand the meaning and importance of the accounting entries commonly found on balance sheets and operating and cash flow statements
- Calculate and interpret nine basic ratios commonly used in credit analysis
- Construct a direct cash flow statement
- Understand the differences between the various reports from accountants.

If you need review in any of these areas, we suggest you register for this optional refresher course.

“Excellent instructors, a challenging bank simulation project and meeting other commercial lenders made the week a huge success for me. I would highly recommend this school for all commercial lenders today.”

— **David Doolittle**
 Vice President
 Bar Harbor Bank & Trust
 Bar Harbor, ME

ABA NATIONAL COMMERCIAL LENDING SCHOOL

Where commercial lenders come to build on their skills

Designed for lenders with up to five years of experience, the ABA National Commercial Lending School’s highly interactive curriculum offers the opportunity to find solutions to the challenges and issues you face daily.

- Develop and refine your lending strategies
- Improve your return on investment
- Identify and minimize the cost of problem loans
- Increase the size of your bank’s loan portfolio
- Improve your negotiating skills.

Who Should Attend

- Lending Officers
- Credit Analysts
- Loan Review Officers
- Branch Managers
- Bank Calling Officers
- Business Development Officers
- Examiners.

ABA GRADUATE COMMERCIAL LENDING SCHOOL

Make the transition from lender to leader

Take a leadership approach to examining the advanced issues that senior lenders face each day. Whether it’s portfolio management or leadership skills that you wish to improve, you’ll find it here at the ABA Graduate Commercial Lending School.

If you have been working in the commercial lending field for more than five years and have management responsibilities, we’ll help you sharpen your know-how.

- Examine major challenges posed by today’s economic realities
- Learn new skills and ways to maximize your leadership potential
- Discover methods for improving portfolio outcomes through effective risk management
- Review credit issues in the context of the current banking environment.

Who Should Attend

- Lending Officers
- Credit Managers
- Loan Review Officers
- Graduates of the ABA National Commercial Lending School.

PROGRAM SUMMARY IN BRIEF

	Thursday, Oct. 18	Friday, Oct. 19	Saturday, Oct. 20	Sunday, Oct. 21	Monday, Oct. 22	Tuesday, Oct. 23	Wednesday, Oct. 24
ABA Financial Statement Analysis for Lenders*	Class begins at 8:00 am Direct Cash Flow Auditor’s Reports	Ratios Case Study Class adjourns at 2:00 pm					
ABA National Commercial Lending School*		Class begins at 2:15 pm The Importance of Cash Flow	Asset Based Lending Bank Loan Simulation Orientation Bank Loan Simulation	Case Study, Part 1 Managing Credit Quality Bank Loan Simulation: Interest Rate Case Work Bank Loan Simulation	Case Study, Part 2 Loan Structure Essentials Detecting & Dealing with Problem Loans, Part 1 Bank Loan Simulation	Detecting & Dealing with Problem Loans, Part 2 Effective Negotiations Case Study, Part 3 Bank Loan Simulation	Building Banking Partnerships Bank Loan Simulation-Review Class adjourns at 12:00 Noon CLBB Exam 12:30 pm–3:30 pm
ABA Graduate Commercial Lending School*		Class begins at 2:15 pm Banking & the Economy Panel Discussion with Regulators	Banking & Credit Outlook Credit Risk Management, Part 1 Loan Participations	Credit Risk Management, Part 2 Case Study #1 Competitive Pricing	Case Study #2 Portfolio Management, Part 1 Underwriting for Owner-Occupied Real Estate Lending	Portfolio Management, Part 2 Commercial Sales Management	Leadership & Management Class adjourns at 11:30 am CLBB Exam 12:30 pm–3:30 pm

*Class titles and dates subject to change

ABA National Commercial Lending School Curriculum Highlights

Bank Loan Simulation

This core learning experience combines real-bank case studies with financial reports to create decision-making situations you may face in your bank. You'll gain experience in dealing with risky loans in minimum time while pressing the limits on price competition. This is the ideal opportunity to build your professional skills in a challenging lending environment.

Managing Credit Quality

We will explore loan administration, loan review and examination, portfolio monitoring and problem resolution, as well as strategies for maintaining appropriate loan quality levels. Learn about the responsibilities of the board and management as well as asset quality maintenance. You'll gain a clear understanding of quality management disciplines — from policy level through problem resolution, collection and recovery.

Loan Structure Essentials

During this session, we'll focus on different types of loans and loan structures, with an emphasis on term and interim construction structures, and review why businesses borrow and how they repay loans. You'll learn to identify seasonal versus permanent working capital needs, how to determine the appropriate loan structure to meet the financial needs of a business and more.

Building Banking Partnerships

This course focuses on the practical skills required to prepare, execute and follow up on quality sales conversations. You'll have the opportunity to plan a discovery and presentation call, and learn how to follow up with a client contact report to add real value. Take away useful reference materials and best practices to successfully implement at your bank.

Effective Negotiations: A Practical Course for Lenders

Successful negotiation is critical in the lending process. This course will help you develop negotiating strategies, techniques, ideas and tactics to obtain a win-win for your bank and the customer. Discover effective negotiating skills, understand their importance and increase your ability to negotiate.

Cash Flow

The importance of examining historical cash flow statements and making pro forma estimates of future cash flow cannot be overemphasized. Statements determine how loan proceeds are being used, the sources of repayment and when repayment can be expected. Examine critical factors that lead to differences in the income statement and the statement of cash flow.

Detecting and Dealing with Problem Loans

This course explores the aspects of a loan after it has been made. You'll determine what to identify and research in order to protect the bank's investment in the loan portfolio. We'll explore how to resolve a problem loan and identify where a problem loan might surface, as well as strategies for dealing with problem loans and negotiation skills for reworking them.

Asset-Based Lending

Examine primary areas of current asset lending with emphasis on accounts receivable and inventory loans. You'll learn how to analyze secured credits and the loan-to-collateral ratio, determine the risk versus collateral systems required in monitoring and administering secured loans, and review legal considerations involved with collateral. Gain proven methods for monitoring and administering credits.

Bank Loan Simulation: Interest Rates Case Work

To prepare for a more competitive pricing environment, learn key pricing activities such as tracking competitors' rates to gauge market opportunities and evaluating customer relationships to measure profitability. Discover why interest rates differ among loans and how to develop a strategy for predicting the degree of competition and risk premium for a specific loan.

Case Study

This case study will help you gain confidence in credit judgment in lending. You'll explore the tools of loan investigations, including tools to evaluate loan requests, conduct loan interviews and company visits, explore outside sources and perform follow-up investigations. You'll also review the basic tools of financial analysis.

ABA Graduate Commercial Lending School Curriculum Highlights

COURSE DESCRIPTIONS

Banking and the Economy

Gain the economic Big Picture to better understand how the financial service industry should meet the challenges it faces, as well as identify the indicators that bankers should be aware of to be successful in the current environment. We'll discuss current national economic conditions and how they affect banking today. You'll take away methods to overcome these challenges and be successful today.

Banking and Credit Outlook

This session explores micro-economic issues in the current environment as they affect credit issues and the decisions credit managers must make. Get an inside look at banking under today's economic conditions, discuss and learn about industry-wide credit concerns, and formulate a working knowledge of how to apply the concepts presented.

Competitive Pricing

Discuss the economics of pricing as well as relevant regulatory and compliance issues, appropriate pricing, and pricing for profit while maintaining excellent client relationships. Return to your bank with an understanding of how economic conditions affect pricing, methods to develop long-term relationships with clients, and funds management, cost of funds, overhead and risk.

Case Studies

Through a series of structured case studies, you'll learn how to apply and enhance your portfolio management skills while gaining deeper understanding of the many leadership concepts introduced in the school. The case studies we examine are powerful tools for learning practical techniques in managing a profitable portfolio.

Commercial Sales Management

Explore key sales management routines to increase profits, and learn to lead a strategic pipeline meeting with a forward focus. We'll discuss check-ins and one-on-one sales conversations and learn a unique approach to joint calls. You'll gain the skills to lead sales meetings, and be successful in sales.

Credit Risk Management

This course focuses on credit decisions made by financial services organizations as they acquire, hold or sell assets subject to credit risk. Examine the major factors considered by lenders and borrowers when

deciding on whether to enter into a relationship and how to establish that relationship. Various economic elements, industry characteristics and lender/borrower situations will be discussed.

Leadership and Management

Learn the latest leadership skills and become aware of leadership styles and how to apply them in an ever-changing marketplace. Examine changing mindsets and the motivation to maximize leadership potential using self-assessment tools and experiential exercises to create personal awareness. Take away understanding of your leadership style and how to apply it.

Loan Participations

Loan participation can be an extremely useful tool for diversifying a bank loan portfolio and managing risk. Learn why and how the credit policy in the lead bank is important, how to access the quality of that policy to develop profitable and risk-effective relationships, what types of projects are suitable for participation and how to avoid those that are not.

Portfolio Management

Establishing and maintaining acceptable levels of risk tolerance is essential to long-term, consistent financial performance. In this course, learn about key components of credit risk management — including portfolio management, portfolio acquisition and portfolio maintenance — while examining credit process functions and the tools available to manage that function.

Regulatory Panel Discussion

This interactive forum with a panel of industry experts presents a rare opportunity to hear about and discuss current credit trends and "hot" button issues from the regulator perspective. The OCC, FED, FDIC and state-level regulators will all be represented.

Underwriting for Owner-Occupied Real Estate

We'll review the typical regulatory and loan policy definitions of owner-occupied versus non-owner-occupied real estate loans, as well as the differences and similarities between C&I, real estate and real estate loans. You'll take away general underwriting guidelines and loan structuring considerations, and discuss construction risk and key steps to manage this risk.

General Information

Fees

Fees include tuition, class materials, meals (except dinners) and certificate. They do not include accommodations. Please do not enclose payment with your application. Your organization will be invoiced once your application is reviewed and accepted.

ABA Financial Statement Analysis for Lenders

Oct. 18–19, 2007; May 2–3, 2008

ABA Member	\$745*
Non-Member	\$845*

ABA National Commercial Lending School

Oct. 19–24, 2007; May 3–9, 2008

ABA Member	\$2,195*
Non-Member	\$3,195*

ABA Graduate Commercial Lending School

Oct. 19–24, 2007; May 3–9, 2008

ABA Member	\$2,195*
Non-Member	\$3,195*

*Prices are subject to change.

Enrollment is limited. Applications are accepted on a first-come, first-served basis. We suggest you apply early.

Cancellation Fees

If you cancel after acceptance, an administrative fee of \$300 will be charged. Cancellations received less than 30 days prior to the session are subject to a charge equal to 50% of the total tuition fee. All cancellations must be made in writing, directed to the project manager.

Accommodations

Accommodations are not included in tuition, and you are responsible for arranging and paying for your own accommodations. Discounted accommodation rates are available for attendees at the Radisson Hotel Central Dallas, located in Dallas, TX (214) 750-6060. Shuttle Service is provided to and from the Radisson. When making reservations, mention you are attending the ABA Commercial Lending School to receive the discounted rate. Hotel reservations must be made at least one month prior to ensure the discount is received. Detailed accommodations and meal information will be provided in your acceptance package.

Campus Information

Southern Methodist University Cox School of Business, located in University Park, is a 60-minute taxi ride from Dallas/Fort Worth International Airport and a 30-minute taxi ride from Love Field Airport.

A Prestigious Setting for a Distinguished Program

Ranked by *Forbes* magazine as one of the nation's top 25 business schools, Cox School of Business at Southern Methodist University is recognized worldwide as one of the leading institutions in business education.



THE ABA GUARANTEE

ABA guarantees that the ABA National and Graduate Commercial Lending Schools will meet or exceed your expectations. If they do not, simply let us know in writing, and we'll refund your full tuition fee — no questions asked.



Institute of Certified Bankers

INVEST IN YOUR CAREER — AND YOUR BANK

For more than 30 years, the ABA National and Graduate Commercial Lending Schools have trained thousands of commercial lending professionals. Graduates include professionals and practitioners in leading positions at financial institutions across the country.

We offer a first-class curriculum designed and delivered by a prestigious faculty, including bankers, academics and industry experts. In addition, we offer you the opportunity to build a nationwide network of peers and industry leaders — a vital resource for years to come.

THE MISSION OF ABA SCHOOLS

The mission of the ABA Schools is to be the unrivaled leader and an indispensable source of training and education services by:

- Providing the highest standards of knowledge on a full range of financial products and services
- Providing the skills for professionals to promote financial products and services to their customers
- Empowering financial services professionals with the knowledge and competency to compete as the leading providers of financial services
- Encouraging competition and professionalism in the financial services industry
- Successfully delivering a high-quality educational experience

Become a Certified Lender Business Banker (CLBB)

Students who enroll in and complete the ABA National or Graduate Commercial Lending Schools have the opportunity to take the Certified Lender Business Banker (CLBB) professional certification exam. Sponsored by the American Bankers Association through the Institute of Certified Bankers (ICB), the exam is offered on-site after the last course of the program. ICB is dedicated to promoting the highest standards of performance and ethics within the financial services industry. Certification through this organization demonstrates your commitment to your bank and career.

Take the CLBB Exam and Get Certified

Gain the professional advantage! For an application as well as more information about the exam, please contact Eureka Campbell at 1-800-BANKERS.

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Regulators from the OCC, FDIC,
FRB/Dallas and Texas Dept. of
Banking

*Faculty subject to change

SCHOOL

"The ABA Graduate Commercial Lending School boosted my confidence level. Not only was I able to compare best practices with fellow bankers from across the nation, but I received top-notch instruction from leading professionals in the field."

— **Darren C. Patterson**
Commercial Credit Analyst
Springs Valley Bank & Trust
Jasper, IN

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FOUR WAYS TO APPLY TODAY

1. By mail to:
ABA Commercial Lending Schools
American Bankers Association
1120 Connecticut Avenue, NW
Washington, DC 20036
2. By fax at **904-354-1834**
3. Online at **www.aba.com**
4. By calling **1-800-BANKERS**.

If you have questions, please contact Lisa Phillips.
Phone: **904-354-4830** or Email: **lisaphillipsaft@bellsouth.net**



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