FEES

IBA Members
$495 First Person
$445 Additional Member from Same Institution

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.

While we may not be able to get together "in person" for this event as originally planned given the circumstances, we know that education/training to stay current and be the best banker you can be is important. That's why we're committed to providing this two-day course and we're taking it online via webinar technology. Same instructor with the same content, but you'll have the ability to join from wherever you're located from the convenience (and safety) of your computer. We look forward to seeing you online!

You will receive your manual 4-5 days in advance should you want to print this to have during training. At this time, you will also receive log in instructions. This is a completely LIVE virtual training where you will be able to ask questions directly to the speaker.

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 Elizabeth DeHaven via e-mail at edehaven@indiana.bank 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.

Advanced Commercial Lending School

Wednesday & Thursday
January 13-14, 2021

IBA Center for Professional Development
Indianapolis

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.

IBA Members
$495 First Person
$445 Additional Member from Same Institution

Register Online
www.indianabankers.org
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.

Richard Hamm has been training bankers for over 28 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 (startups & 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.

Program Overview

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
- Identifying a firm’s fixed and variable cost structure and related break-even sales level
- 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: Tips and traps
- 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

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:45 a.m.</td>
<td>Log In &amp; Registration</td>
</tr>
<tr>
<td>9:00 a.m.</td>
<td>Program Begins</td>
</tr>
<tr>
<td>12:00 Noon</td>
<td>Lunch</td>
</tr>
<tr>
<td>1:00 p.m.</td>
<td>Program Resumes</td>
</tr>
<tr>
<td>4:00 p.m.</td>
<td>Program Adjourns</td>
</tr>
</tbody>
</table>