

## LOGISTICS

This two-day program will be held on Tuesday, December 9 & Wednesday, December 10, 2025 at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN. Directions, maps and a list of local hotels are available on our website at [indiana.bank](http://indiana.bank) or by calling 317-387-9380. The program fees include training materials, continental breakfast, lunch and refreshments.

## AGENDA

8:30 a.m. Registration & Breakfast  
9:00 a.m. Program Begins  
12:00 p.m. Lunch  
4:00 p.m. Program Adjourns  
All times in EST

## FEES

IBA Members  
\$295 - First attendee  
\$245 - Each additional attendee

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. 100% surcharge applied to non-members.

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 any time.

# TOPICS

- Applying the concept of a firm's sustainable growth rate (compared to actual sales growth) and its effect on the financial condition, borrowing needs 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 (qualitative factors) 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
- Setting and monitoring a borrowing base for a working capital line of credit using asset-based lending concepts: More than eliminating "over 90" accounts and work-in-process inventory
- Managing the lender's portfolio and commercial relationships to improve both credit quality and revenue opportunities
- Monitoring commercial real estate (CRE) loans
- Negotiating, setting and monitoring loan covenants: Tips and traps
- Time permitting: Recognizing (early) potential problem loans



# ADVANCED COMMERCIAL LENDING SCHOOL



**December 9 - 10, 2025**  
**Time: 9:00 AM - 4:00 PM**

IBA Center for Professional Development  
8425 Woodfield Crossing Blvd  
Suite 155E  
Indianapolis, IN 46240

# PRESENTER



**RICHARD  
HAMM**

Hamm has been training bankers for 30+ years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. He is based in Huntsville, AL and has owned/operated Advantage Consulting & Training for 15+ years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation and acquisition of an existing bank. His clients include national associations such as The Risk Management Association (RMA) and American Bankers Association (ABA), regional graduate schools of banking such as the Graduate School of Banking at Wisconsin, state banking and community banking associations (Indiana Bankers Association), plus individual banks.



## WHO SHOULD ATTEND

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



## CONTACT

If you have questions, contact Elizabeth DeHaven at 317-387-9380 or via email at [edehaven@indiana.bank](mailto:edehaven@indiana.bank).

# 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 using a borrowing base 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.



## Registration Form

(Dept. 15)

Name

Informal Name for Badge

Bank/Firm

Address

City/State/Zip

Phone

Email

### **PAYMENT INFORMATION**

Total payable to the IBA Foundation, Inc.

Please circle one:

VISA

MasterCard

AMEX

Cardholder Name

Card Number

CVV

Exp. Date