

Fees

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

IBA Members - \$595

Additional Members from Same Institution - \$495

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. Surcharge of 100% for non-members.

Location

This two-day course will be held on Tuesday & Wednesday, December 10-11, 2024, at the IBA Center for Professional Development, located at 8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis, IN 46240. Directions, map and a list of local hotels are available on our website, indiana.bank 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 Elizabeth DeHaven via email 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.



IBA Foundation Inc.
8425 Woodfield Crossing Blvd.,
Suite 155E
Indianapolis, IN 46240

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 Susan Clark at 317-387-9380, or email: sc Clark@indiana.bank

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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

Tuesday & Wednesday
December 10-11, 2024

**IBA Center
for Professional
Development
Indianapolis**



Register Online
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 will 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.

Presenter

Richard Hamm has been training bankers for over 30+ 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.
- Time permitting: monitoring commercial real estate
- Managing commercial relationships to improve both credit quality and revenue opportunities
- 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. 27)
*Please type or print legibly.
Copy this form for additional participants.*

Name _____

Nickname for Badge _____

Bank/Firm _____

Address _____

City/State/Zip _____

Phone _____

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

Email _____

Fees

\$595 IBA Member

\$495 Additional Member from Same Institution

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Payment Information

Total payable to the IBA Foundation, Inc.

Check Enclosed VISA MasterCard AMEX

Card Number _____

Exp. Date _____

Cardholder Name _____

CVV Code _____

Return this form to:

IBA Foundation Inc.
8425 Woodfield Crossing Blvd
Suite 155E
Indianapolis, IN 46240-7321
317-387-9380

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Register online: www.indiana.bank