

# Commercial Lending School

June 1-5, 2026 | IBA Center for Professional Development

The purpose of the IBA Commercial Lending School is to prepare mid-level bankers and commercial loan officers to serve effectively and profitably by developing an understanding of your bank's risk appetite, risk tolerance, risk culture and the risks assumed in the loan portfolio.

## **BENEFITS OF ATTENDING**

The faculty are top-notch banking veterans who will give you plenty of opportunity to ask questions, share concerns and learn from the best. You will receive an information-packed manual. Each module contains learning concepts and resource materials. You will share ideas, concerns and solutions with other participants from similar institutions. You will return to your bank as a valuable asset with a comprehensive and practical overview of banking. The school prepares you to tackle complex commercial lending situations and helps you boost your banking career.

## **GRADUATION REQUIREMENTS**

Participants are expected to attend all sessions. Absences are excused only for illness, catastrophe or extenuating circumstances, based upon a written statement submitted to and approved by the IBA Board of Education.

Student performance will be measured using a combination of written exams, class participation and group presentations. Students who satisfactorily complete all requirements will receive a certificate of completion. Notification of completion or non-completion will be communicated to the nominating officer.

## **TUITION AND REFUND POLICY**

**IBA Member      \$1,495.00**

Tuition includes all instruction, casebook, supplemental materials, continental breakfast, lunch and refreshment breaks each day. Dinner on Wednesday evening is also included.

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.

Any applicant withdrawing from the school prior to May 20, 2026, will receive a full refund. Any applicant canceling after May 20, 2026, or failing to appear at the school, will forfeit the entire registration fee.

## **QUESTIONS**

Please contact Molly Gibbs at 317-387-9380 or [MGibbs@indiana.bank](mailto:MGibbs@indiana.bank) if you have any questions about the Commercial Lending School.

## **DISABILITIES**

Do you suffer from any disabilities that might influence housing assignments or seating assignments? If yes, please enclose a brief letter explaining how we may best accommodate your needs.

## **TENTATIVE SCHOOL SCHEDULE**

**Monday, June 1, 2026**

7:30 – 8:00 am	Registration and Continental Breakfast
8:00 am	Welcome & Orientation
8:15 am	Class Begins
12:00	Lunch Break
1:00 pm	Class Resumes
5:30 pm	Class Adjourns for the Day

**Tuesday, June 2, 2026**

7:30 – 8:00 am	Continental Breakfast
8:00 am	Class Begins
12:00	Lunch Break
1:00 pm	Class Resumes
5:00 pm	Class Adjourns for the Day

**Wednesday, June 3, 2026**

7:30 – 8:00 am	Continental Breakfast
8:00 am	Class Begins
12:00	Lunch Break
1:00 pm	Class Resumes Reception
5:00 pm	School Dinner & Program
6:30 pm	Class Adjourns for the Day

**Thursday, June 4, 2026**

7:30 – 8:00 am	Continental Breakfast
8:00 am	Class Begins
12:00 – 1:00 pm	Lunch Break
1:00pm	Class Resumes
5:00 pm	Class Adjourns for the Day

**Friday, June 5, 2026**

7:00 – 8:00 am	Continental Breakfast
8:00 am	Class Begins
11:30 am	Final Testing and Adjournment

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## CURRICULUM

**Foundation Concepts in Lending** – This module begins with an overview of the business of banking and the role of the lender. The module introduces risk appetite, risk tolerance, risk culture and the risks assumed in the loan portfolio. The module introduces the elements of the external environment and identifies key variables or things within the business that management can manage to mitigate the impact of the external environment.

**Understanding the Borrower's Business** – This module examines how the typical business operates focusing on the operating, fixed asset, profit, life and cash cycles. It identifies key variables that are critical to the success of the business. The module demonstrates how financing needs arise, defines the sources of repayment and appropriate loan structures to meet financing needs.

**Assessing The Risks Facing the Borrower** – This module explores the risks impacting any business, including risks introduced by the economic environment, the borrower's industry and the borrower's market. The module begins with an overview of the risks introduced by the economic environment. The module reviews the role of business and competitive strategy and defines three basic types of competitive strategies — price, product differentiation and product focus. The module identifies the various factors influencing a company's choice of business strategy.

**Assessing Borrower Financial Performance** – Unlike previous modules, which covered the subjective aspects of financial analysis, this module considers the objective evaluation of a company's success in managing the critical key variables. Historical financial analysis is the primary tool used in the objective evaluation. This analysis includes income statement/balance sheet (component), comparative/common size, ratio and cash flow analysis. The module also addresses the analysis of personal financial statements and tax returns, as well as business tax returns.

**Projecting Future Performance** – Projections focus on quantifying the borrower's ability to make future payments based on past financial performance. This module first explores the concept by describing the information and tools used to prepare proformas, projections and cash budgets. The module then focuses on stress testing key assumptions to determine the potential volatility in earnings and cash flow and the impact on the borrower's ability to repay debt.

**Loan Structure and Support** – Previous modules have focused on understanding the borrower's business and quantifying the borrower's willingness and ability to repay debt. Equally important is structuring the loan to ensure that the amount of the loan is appropriate, primary and secondary sources of repayment have been identified and the term of the loan is reasonable. Although not a substitute for demonstrated ability to repay, loan support is useful in shoring up a loan that has a few potential weaknesses. This module defines loan support and identifies those situations where loan support may be required. It then presents four elements of loan support – collateral, guaranty, loan agreement and subordination agreement.

**Responsible Commercial Real Estate Lending** – Commercial real estate (CRE) lending, including financing owner occupied real estate, income property and acquisition/development/construction, has been a significant source of loan volume and income for many banks. Unfortunately, this type of lending also has been a source of significant loan losses. This module will discuss responsibly financing the three broad types of commercial real estate property. The module will address information requirements, underwriting and monitoring these types of loans. The module also will focus on assessing environmental risks, appraisals and insurance.

**Effective Relationship Management** – This module focuses on developing and managing profitable customer relationships. The module opens with a discussion of the changing role of the lender. The elements of a value-added relationship are defined, with emphasis on how the lender can become a trusted adviser. The module then explores life cycle relationship management and effective customer calling. Profitably pricing relationships is often the hardest part of relationship management. The module outlines nine steps for more profitable relationship pricing. The module concludes with a discussion of negotiating skills to enhance the lender's ability to negotiate a fair relationship package for the borrower and the bank.

**Identifying and Managing Problem Loans** – Although problem loans are not always preventable, lenders can minimize losses from them with good underwriting, active monitoring, early problem loan identification and aggressive corrective action. This module draws on earlier material and presents new information to show how problem loans can be identified and what can be done to curtail losses — from meeting with the borrower to managing a bankruptcy.

**Establishing Credit Discipline** – This module, the final one of the course, outlines a framework for establishing credit discipline in a bank. The module then reviews the components of an effective credit administration process: a written loan policy, an asset quality rating system, a formal loan pricing system, an effective committee process, strong credit administration and loan review functions, well-trained lending officers and a positive lending environment. When combined, these components result in a quality loan portfolio. The integration of all the aspects of credit administration is termed credit discipline.

**Case Studies** – School of Lending students are assigned to a small case study group. Groups will apply concepts and techniques in a series of daily case study assignments. Students have the opportunity for active participation and sharing knowledge and insight with their peers. Emphasis is placed on decision-making. Each day will begin with a discussion of group findings.

**Evaluating Management** – This module examines the management process. The emphasis is on evaluating the management team focusing on aspects of management, including skills, integrity and core competence. The module also discusses tools available to the lender to evaluate management and monitor management performance.

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**IMPORTANT:** Please make a copy of this application for your files. It contains information on enrollment fees and the school cancellation policy. Complete both sides of this application.

## **PLEASE PRINT OR TYPE THE FOLLOWING INFORMATION.**

Name: \_\_\_\_\_  
(As you wish it to appear on your certificate)

Nickname: \_\_\_\_\_  
(For badge)

Title: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank Street Address: \_\_\_\_\_

Bank Post Office Box: \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Business Telephone: \_\_\_\_\_

Email Address: \_\_\_\_\_

In case of emergency, contact:

Name: \_\_\_\_\_

Telephone: \_\_\_\_\_

Relationship to student: \_\_\_\_\_

## **EXPERIENCE**

Total years of banking experience: \_\_\_\_\_

Total years of lending experience: \_\_\_\_\_

Total years of commercial lending experience: \_\_\_\_\_

Please indicate areas of experience.

- Real Estate Lending
- Consumer Lending
- Commercial Lending
- Chief Executive Officer
- Supervisor-Loan Division
- Others *Please list:*  
\_\_\_\_\_  
\_\_\_\_\_

- Ag Lending
- Loan Administration
- Credit Analysis
- Documentation
- Bank Director

## **EDUCATION**

Please check the highest level achieved.

- High School
- Some College
- Associates Degree
- Bachelor's Degree
- Master's Degree

## **APPLICANT PLEASE READ & SIGN**

I have read the accompanying brochure explaining the school requirements, as well as the cancellation/refund policy. I agree to abide by all the requirements for participation associated with this school.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

## **NOMINATING OFFICER PLEASE READ & SIGN**

The bank has approved the submission of this application. I verify the accuracy of the application. (Application must be signed by the bank CEO or president, department head or other executive officer duly authorized by the bank.)

Nominating Officer (*print*): \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## **TUITION FEES**

Please check the appropriate box. Tuition is per year, per student.

<b>MEMBER</b>	<b>\$1,495</b>
100% surcharge for non-members.	

## **Payment by check or invoice.**

- Check enclosed, payable to IBA Foundation, Inc.
- Invoice the bank

## **Pay by credit card.**

- Visa
- MasterCard
- Amex

Please Type or Print

Card No. \_\_\_\_\_

Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

Type or Print Name \_\_\_\_\_

Signature \_\_\_\_\_

## **BANKING SCHOOLS ATTENDED**

- Graduate School of Banking at University of Wisconsin - Madison
- Other banking schools. *Please indicate:* \_\_\_\_\_

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## MEET YOUR PRESENTERS

### **Ron Rushing**

Ron Rushing is the President of Rushing Consulting Group, LLC. During his 25 year banking career he has served as a safety and soundness examiner, a commercial loan officer, director of loan review/internal audit, and Chief Credit Officer. Additionally, Rushing Consulting Group provides consulting services in credit policy development, strategic planning, procurement, land investment, and private equity led mergers and acquisition activities. He is a frequent speaker for state banking associations on topics including commercial lending, credit analysis, risk management, cash flow/financial statement analysis, and loan administration.

Ron graduated with a B.A. from Drury University, Springfield, Missouri and a MBA from Lincoln University, Jefferson City, Missouri. Ron also graduated from the Graduate School of Banking at Colorado, Boulder, Colorado.

### **Thomas Wiley**

Tom Wiley founded T-Wiley Advisors, LLC, after retiring from a 35-year career in bank supervision with the FDIC and is now engaged in industry training and consulting. Tom's background includes all levels of bank supervision, including field operations, regional offices, and Washington DC headquarters, covering community banks as well as large, regional institutions.

Tom's experience with enforcement actions, liquidity, interest rate risk, and large financial institution monitoring was relied on for training including symposiums for bank directors and industry outreach addressing corporate governance, strategic planning, policy formation, and various regulations.

Tom was recognized with various awards for superior work, including as the 2015 Washington FDIC Employee of the Year. Tom graduated with honors from the Graduate School of Banking at Colorado, Boulder, Colorado and Drury University, Springfield, Missouri, and was honored to be selected and complete the Executive Potential Program administered by the Leadership Development Academy of the USDA Graduate School.

## REFUND POLICY

Full Refund.....On or Before May 20, 2026

No Refunds.....After May 20, 2026

All requests for refunds must be submitted in writing to the School Registrar.

## APPLICATIONS

Please complete the enclosed application to register for the IBA's Commercial Lending School return this form by:

### Mail To:

Indiana Bankers Association  
8425 Woodfield Crossing Blvd. Suite 155 E  
Indianapolis, IN 46240

### Email Signed Application to:

Molly Gibbs - MGibbs@indiana.bank



## **Indiana Bankers Association**

8425 Woodfield Crossing Blvd Suite 155E  
Indianapolis, IN 46240  
317-387-9380  
indiana.bank