

Logistics

This two-day program will be held on Thursday, November 13, and Friday, November 14, 2025, at the IBA Center for Professional Development. Directions, maps and a list of local hotels are available on our website at 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
\$595 – First attendee
\$450 – Second attendee from the same institution

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.



Benefits of the Series

- Gain a solid foundation for a career in small business lending, commercial lending, retail lending, credit analysis or loan review.
- Become aware of the common mistakes and pitfalls in commercial lending and credit analysis.
- Analyze financial information presented in business and personal tax returns.
- Effectively utilize financial spreading software and interpret information provided in the various spreading reports including Common Size Financial Statements, UCA Cash Flow Statements, Financial Statement Ratios and Projections.
- Understand why knowledge of UCA cash flow analysis is an undervalued yet critical skill for all small business and commercial bankers.
- Fully analyze relevant details, understand and mitigate key risks, and clearly summarize “the story” of the credit in your credit memo.
- Build your commercial lending competence and confidence and increase your credibility with customers, credit partners, senior managers and regulators.



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Commercial Loan Underwriting Workshop

November 13-14, 2025

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



Registration

(Dept. 12)

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

Facilitator

Christie Drexler is the President of Drexler Consulting, LLC, a financial services consulting and training business founded in 2020. Drexler Consulting focuses on developing purpose-driven, competent, and confident servant leaders in all roles of banking. Drexler Consulting partners with banks and bank associations across the United States to deliver Lending, Retail Banking, Business Development, Customer Service, and Management and Leadership Training. Drexler Consulting, LLC is an Alliance Partner of Performance Solutions, Inc., which has served the banking industry for more than forty years and specializes in offering BSA and Compliance Training throughout the United States.



Contact



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8425 Woodfield Crossing
Boulevard, Suite 155E

Program Overview

The Commercial Loan Underwriting Workshop provides bankers with foundational principles for effective commercial loan underwriting and credit analysis. This two-day interactive workshop will equip bankers to analyze the “whole credit” and make evidence-based loan approval and structuring recommendations. These skills are vital in today’s community banking environment, where bankers must have the knowledge and flexibility to respond to a wide range of loan requests.

The instructor’s facilitation approach encourages engagement, which enhances the participant learning experience. Attendees will apply lending, underwriting and credit analysis principles through class discussion, real-world examples and case studies. Worksheets for calculating Debt-to-Income, Debt Service Coverage, and Global Debt Service Coverage are included.

Who Should Attend?

This series is targeted to commercial lenders, small business lenders, credit analysts/underwriters, loan review officers, retail lenders and management trainees. This course is “down-to-earth” and particularly relevant for bankers who specialize in lending to small businesses and mid-size commercial borrowers.