

FUNDAMENTALS OF COMMERCIAL LENDING

DECEMBER 8-9, 2026

If you are a new lender or new credit analyst, are you ready to learn what goes into making a successful commercial loan? Are you ready to improve your game? If you manage or review commercial relationships, what are the keys to monitoring borrower performance and managing the relationship after the loan has been closed?How do you effectively and efficiently write up the initial financial analyis and loan recommendation? What should be discussed in an annual review or renewal?
This 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 to provide portfolio management tools to influence both credit quality and profitability. We'll unlock the mysteries of loan agreements and covenants so you can improve monitoring of existing credits and enhance future underwriting and renewals. Time permitting, we finish with a set of unconventional problem loan warning signals to better assist lenders in getting an early jump on a potential weakness.



Meet Your Facilitator

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 and appraisals, plus selling & negotiating skills. His training work includes our top industry associations (the ABA & RMA - now ProSight Financial), regional banking schools (Barret School of Banking - Memphis, Graduate School of Banking - Wisconsin, Southwestern Graduate School of Banking - Dallas, and Graduate School of Banking at Colorado), numerous statewide banking and 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. He is based in Huntsville, AL, and has owned/operated Advantage Consulting & Training for 14 years, after a 22-year banking career including senior positions in lending and credit.

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TUESDAY & WEDNESDAY
December 8-9

IBA Center for Professional Development

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

WHO SHOULD ATTEND?

Community bankers, small business lenders, private bankers, commercial lenders, loan review specialists, and other bankers (Including support staff) involved in the commercial lending process.

AGENDA

Day One: The Commercial Lending Process, Loan Stucturing, Loan Agreements, and Covenants
We start with an overview of the steps involved in the commercial lending process. From a targeted prospect list, all the way to monitoring the loan post-closing.

Day Two: Loan Policy, Portfolio Management, and Creatin Loan Packages
The commercial lending process requires an understanding of how your bank's loan policy drives all the steps. We'll look at key issues addressed by loan policy and how it results in your system for assigning credit risk ratings. In addition to the financial performance of the borrower, successful portfolio management involves tracking and assessing several non-financial factors.

BENEFITS OF THE SEMINAR:

- Understanding your bank's goal(s) in structuring the loan
- Identifying the goals of your customer and the resulting credit needs
- Discussing and implementing the products you can utilize
- ·dentifying the loan structures that best match the source(s) of repayment
- Applying these concepts (using cases) in four key loan types: seasonal, bridge, term and operating lines of credit
- Reviewing common mistakes and lender errors in the four key loan types
- Understanding the typical structure, format and goals of loan agreements and covenants
- Developing, setting and monitoring financial covenants
- ·Finding the key drivers of your bank's loan policy, and how to improve your understanding and compliance
- Why credit risk ratings are important, especially in terms of timely assessments
- Assessing industry, market and management risk and their effect on financial results of C&I borrowers and as part of an overall credit risk rating
- ·Assessing similar, qualitative aspects of CRE borrowers, including key issues in lease agreements
- Managing commercial relationships and a lender's portfolio to improve both credit quality and revenue opportunities
- Tips for utilizing global cash flow

FUNDAMENTALS OF COMMERCIAL LENDING
DEPT. 27

Name:_____ Bank:_____

Address:_____ City/State/Zip:_____

Email:_____ Phone:_____

Payment Information - Total payable to the IBA Foundation, Inc.

(Please circle one) Check Enclosed Invoice Me VISA MasterCard AMEX

Cardholder Name:_____

Card Number:_____ Exp. Date:_____

CVV Code:_____ Zip Code:_____

FEES

IBA Member - $495
Non-Members $ 990

Registration fees include the program, materials, continental breakfast, lunch and refreshments each day. 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. A 100% surcharge for non-members will be applied.

Cancellation Policy:
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.

INDIANA BANKERS ASSOCIATION

317-387-9380

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