

# Commercial Lending Boot Camp



Register for the full program or individual Boot Camps!

## Master the Foundations of Commercial Lending: Building a Safe and Sound Loan Portfolio

### Boot Camp Course Dates:

- Fundamentals of Credit Analysis | August 29-30, 2018
- Loan Underwriting | September 26-27, 2018
- Loan Review & Managing Problem Loans | October 24-25, 2018
- Advanced Commercial Lending | November 14-15, 2018

In partnership with:



# Commercial Lending Boot Camp

Focusing on the foundation you need to master commercial lending, these four intensive two-day boot camps are designed to dive into essential elements of building a safe and sound loan portfolio. Whether you are a seasoned veteran lender or a junior lender climbing the ranks, learning and refreshing these skills is a necessity in today's competitive banking environment. Attend one or all boot camps for an enhanced understanding of your role in the lending arena.

## Who Should Attend?

Commercial Loan Officers  
Consumer Loan Officers  
Credit Analysts  
Credit Officers  
Loan Review Personnel  
Compliance Officers

Internal Auditors  
Branch Managers  
Accounting Personnel  
Risk Managers

## Boot Camp Series

"I enjoyed Jeffrey's easy going style. He presented the information in a clean, understandable and practical manner"

### Fundamentals of Credit Analysis

Wednesday, August 29 & Thursday August 30, 2018 | 9:00 am - 4:30 pm Both Days  
Chemeketa Center for Business & Industry, 626 High Street NE, Salem, OR

This workshop takes key financial principles back to the basics to provide you with the tools you need to be conversationally competent when interacting with business clients and prospects. Designed to address your needs and reinforce important skills, this workshop begins by reviewing the components of financial statements, and then analyzes the statements by preparing a financial spread and interpreting the results. This workshop teaches you how to compose effective and comprehensive credit analyses which highlight and detail the important trends shown on the financial spread sheet, ultimately providing you with analytical skills that can be put to immediate use.



### Loan Underwriting: A Guide to Writing an Effective Credit Memorandum

Wednesday, September 26 & Thursday, September 27 2018 | 9:00 am - 4:30 pm Both Days  
Chemeketa Center for Business & Industry, 626 High Street NE, Salem, OR

After you perform a detailed credit analysis of a loan request, the next step is to communicate your findings in writing. Credit memoranda are a primary method of communication within the banking industry. When writing effective credit memoranda, it is not so much what you say that commands attention, but rather how you say it. This workshop teaches you the skills required to write an effective credit memorandum, which places emphasis upon factors and trends that are important, without the need to state the obvious.

## Loan Review & Managing Problem Loans

Wednesday, October 24 & Thursday, October 25, 2018 | 9:00 am - 4:30 pm Both Days  
Chemeketa Center for Business & Industry, 626 High Street NE, Salem, OR

In the current economic environment, managing the commercial loan portfolio is paramount in order to maintain a safe and sound financial institution. Managing the loan portfolio in the face of today's economy requires a different approach than the past. Developing the skills required to manage and recognize the early warning signs of problem loans is crucial. This workshop will discuss the macro economic, industry, business and management factors which must be considered as part of loan portfolio management, and effective management tools required for you to navigate through today's lending challenges.

*"Jeffery did an excellent job. Great speaker, very knowledgeable and engaging. Felt comfortable in his class and enjoyed it!"*

## Advanced Commercial Lending

Wednesday, November 14 & Thursday, November 15, 2018 | 9:00 am - 4:30 pm Both Days  
Chemeketa Center for Business & Industry, 626 High Street NE, Salem, OR

Designed for lenders, analysts and those involved in commercial credit approval, this workshop helps provide a deeper understanding of analyzing the commercial borrower along with customer expectations. This workshop examines the effects of macro economic factors on the industry and adjoining businesses. It also covers cash flow analysis to enhance your ability to calculate, interpret and compare various cash flow analysis methods. This workshop also exposes you to capital budgeting techniques and additional tips for constructing an effective credit memorandum.

## About the Instructor



**Jeffery W. Johnson**, CEO and executive consultant of Bankers Insight Group, started his career with SunTrust Bank in Atlanta as a management trainee and progressed to vice president and senior lender for SouthTrust Bank and senior vice president and commercial banking division

manager for Citizens Trust Bank of Atlanta.

Earning a BA degree in accounting from Morehouse College and an MBA in finance from John Carroll University, most of Johnson's career has been spent in credit administration, lending, business development, loan review, management and training. He has man-

aged loan portfolios representing a cross-section of loan types, and managed several loan officers with portfolio management responsibilities. Johnson is now a highly-regarded training professional in the banking industry who leads various seminars covering important topics in banking. He teaches actively for 15 state bankers associations, risk management associations and individual banks nationwide.



## REGISTRATION FORM

### OBA Member Rate

Full Program: \$1,950  
Additional Attendee: \$1,750  
Price per session: \$525

Prices include course materials, continental breakfast and lunch.  
Online registration is available at <http://web.oregonbankers.com/events/Commercial-Lending-Boot-Camp-430/details>

### Hotel Accommodations

For discounted lodging, please contact The Grand Hotel in Salem at (503) 540-7800 and reference the Oregon Bankers Association.

### Send completed registration forms to:

Oregon Bankers Association  
Attn: Education Department  
PO Box 13429  
Salem, OR 97309

Fax: (503) 581-8714 Email: [lberry@oregonbankers.com](mailto:lberry@oregonbankers.com)

### Commercial Lending Boot Camp Dates

Chemeketa Center for Business & Industry  
626 High Street NE, Salem, OR

Each workshop is held from 9:00 am to 4:30 pm.

- ☐ Full Program (all four sessions)
- ☐ Aug. 29 & 30, 2018 • Fundamentals of Credit Analysis
- ☐ Sept. 26 & 27, 2018 • Loan Underwriting
- ☐ Oct. 24 & 25, 2018 • Managing Problem Loans
- ☐ Nov. 14 & 15, 2018 • Advanced Commercial Lending

**Total Amount \$** \_\_\_\_\_

**Questions?** Contact the OBA at (503) 581-3522 or email [lberry@oregonbankers.com](mailto:lberry@oregonbankers.com)

### REGISTRANT INFORMATION

If sending multiple attendees, please provide the below information for each.

Name \_\_\_\_\_

Bank \_\_\_\_\_

Title \_\_\_\_\_

Address \_\_\_\_\_

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Phone \_\_\_\_\_

Email \_\_\_\_\_

### METHOD OF PAYMENT

☐ Check ☐ Bill Me ☐ Visa / MasterCard / AMEX / Discover  
(members only)

Credit Card #

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Expiration Date

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Security Code

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Signature \_\_\_\_\_

Billing Address

(If different than above)

**FOR OBA USE ONLY—COMMERCIAL LENDING—2018-08—29**

Received \_\_\_\_\_ Period \_\_\_\_\_ Customer \_\_\_\_\_  
Invoice # \_\_\_\_\_ Paid \_\_\_\_\_