OREGON BANKERS ASSOCIATION

ADVANCED COMMERCIAL LENDING SCHOOL

In partnership with
Bankers Insight Group

March 25 - 27, 2020 | 9:00 am – 4:30 pm
Holiday Inn Portland South – Wilsonville
25425 SW 95th Avenue, Wilsonville, OR 97070

Deepen Your Commercial Lending Knowledge and Advance Your Skills on Credit Analysis, Loan Portfolio Management and Specialized Lending

This course is designed for lenders and analysts with experience in the credit underwriting process, including those with knowledge of basic accounting and financial and credit ratios to determine creditworthiness or those who attended the Oregon Bankers Association's Commercial Lending Boot Camp. Concepts taught in previous Commercial Lending Boot Camp sessions or your understanding of basic accounting, credit and cash flow analysis will be advanced to provide a deeper understanding of the credit underwriting process, loan portfolio management and expose participants to other areas of specialized lending. These concepts will benefit all who are ready to analyze their commercial borrowers for a deeper level of understanding.

Credit Analysis:

Credit (risk) analysis is one of the most important functions performed by banks. Since interest and fee income from loans represent the largest source of income for banks, it is vital that thorough credit analysis be performed before loans are approved and funded. In order to accomplish this, lenders must be exposed to many areas in the underwriting process. To accomplish this goal, participants will be exposed to:

- The effects macro-economic factors have on management, business and industries and the appropriate response required from your customers' management team in order to survive;
- Understanding industry and product life cycles, which allows bankers to access the optimal time a potential borrower is ready for bank financing;
- Advanced credit and financial ratio analysis required to analyze what causes companies not to achieve a certain level of performance including liquidity, leverage, asset management and profitability;
- Net working analysis utilized to properly structure short term loans by measuring a company's asset conversion cycle and Operating Cycle;
- Capital budgeting utilized to analyze capital asset acquisition options to determine the most profitable alternative and enhance the ability or the borrower to repay debt borrowed to acquire the capital assets;
- In-depth analysis of cash flow as a means of enhancing the ability of participants to calculate, interpret and compare various cash flow analysis methods;
- Global cash flow analysis to determine cash generated by self-employed borrowers; and,
- Financial forecasting and determining a company's sustainable growth rate.

Loan Portfolio Management:

The Advanced Commercial Lending School will delve into effective loan portfolio management techniques. Topics to be covered include:

- Effective loan grading utilizing regulatory recommended procedures;
- Loan portfolio management through proper loan documentation with an emphasis on loan agreements to control a borrower's financial activity over an extended period;
- Identifying and managing problem loans and knowing when to consider them as a trouble debt restructuring;
- Collateral management by exploring the most effective manner to choose assets to serve as collateral and how to value collateral through appraisals, evaluations and environmental assessments, and knowing how to attach and perfect these assets to protect the bank's interest; and,
- Calculating and maintaining the allowance for loans and lease losses utilizing the newly implemented Current Expected Credit Losses ("CECL") model.

Specialized Lending:

The Advanced Commercial Lending School will explore unique lending situations, which require a different approach to identify and manage risk. These lending situations include:

- Asset-based lending;
- Commercial real estate lending;
- Acquisition, development and construction lending;
- Lending to municipalities and other governmental units; and,
- SBA and USDA lending and agriculture lending;

After attending the Advanced Commercial Lending School, the participant will:

- Know how to identify key industry, business and management risks;
- Know how to analyze and understand the more complex credit requests;
- Have a deeper understanding of cash flow analysis and financial forecasting;
- Have enhanced overall credit underwriting skills;
- Understand key credit administration issues to ensure a safe and sound financial institution;
- Understand proper loan structuring;
- Know credit enhancement tools available to banks to protect the bank's exposure to smaller and marginal companies; and
- Know the latest appraisal requirements for real estate collateral.

Who Should Attend?

Commercial lenders, credit analysts, loan review officers, senior loan officers, senior credit officers, branch managers, financial/accounting personnel and special asset assistant managers and managers.

About the Presenter

Jeffery W. Johnson 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.

Most of his career has been spent in credit administration, lending (commercial, consumer and real estate), business development, loan review, management and training and development. He has managed loan portfolios representing a cross section of loan types including: large corporate, high net worth individuals, middle market companies, small businesses, real estate and non profit organizations and managed several loan officers with portfolio management responsibilities.

Mr. Johnson is now a training professional who leads various seminars covering important topics relating to issues in banking. He teaches actively for 15 state bankers associations, the Risk Management Association (RMA), and individual banks nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

Mr. Johnson earned a B.A. Degree in Accounting from Morehouse College in Atlanta; a MBA in Finance from John Carroll University in University Heights, Ohio; a Banking Diploma from Prochnow School of Banking at the University of Wisconsin-Madison, and a Graduate Certificate in Bank Management from the Wharton School of Business at the University of Pennsylvania.

Hotel Accommodations: For discounted lodging contact the Holiday Inn Portland South – Wilsonville at (503) 682-2211 and reference the Oregon Bankers Association ($99 per night).

Questions? Conact OBA's Laura Berry at (503) 576-4111 or lberry@oregonbankers.com.

OBA Advanced Commercial Lending School Registration Form

Please duplicate form for additional registrants. You can register online by searching the event at web.oregonbankers.com/events

Register Online | Clear Form

First Banker Registration ☐ $1,050
Additional Banker Registration ☐ $850
Includes light breakfast, lunch and refreshments

Name ______ Bank/Organization ______ Title ______

Mailing Address ______ City, State, Zip ______

Phone ______ Email ______

☐ Check (Payable to Oregon Bankers Association) ☐ Bill Me (members only) ☐ Visa/MasterCard/Discover/AMEX

Card Number ______ Exp. Date (MM/YY) ______ Security Code ______ Total Registration Fee $______

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Mail, email or fax your completed registration form to:
Oregon Bankers Association
PO Box 13429, Salem, OR 97309
Email: info@oregonbankers.com | **Fax:** (503) 581-8714
Questions? (503) 581-3522

The registration deadline is five days prior to a session. No refunds will be offered after the registration deadline; however a substitute may attend. Registrations received after the deadline will be accommodated if possible, but may incur a late fee up to 5% of the registration fee. Cancellation requests should be sent to info@oregonbankers.com.