

REGISTER NOW!

Register now on our website:
<https://schoolsofbanking.com/lending>

Enrollment Fees

\$2,250 – Single Housing

\$2,150 – Double Housing (if available)

\$2,050 – No Housing

EARLY REGISTRATION DEADLINE IS
SEPTEMBER 26, 2025!

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NBA

Cosponsored by the Kansas and
Nebraska Bankers Associations.

In partnership with the Colorado,
Louisiana, North Dakota, South Dakota,
and Wyoming Bankers Associations.



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This institution does not discriminate with
regard to race, creed, color, sex, age, religion
or national origin.



COMMERCIAL LENDING SCHOOL

OCTOBER 27-31, 2025

BLUEMONT HOTEL
MANHATTAN, KANSAS

WHY ATTEND?

Whether students lend to a locally owned small business or a major manufacturer, the **Commercial Lending School** will allow attendees to refine and expand their lending skills.

The **Commercial Lending School** is ideal for commercial lenders and credit analysts (or others with equivalent experience at a financial institution) who have at least six months experience in commercial lending and are comfortable with generally accepted accounting principles including ratio calculation and interpretation. The School provides attendees with the skills to be exceptional commercial lenders or credit analysts.

www.schoolsofbanking.com

BENEFITS

This School is designed to teach a lending process applicable to any commercial borrower regardless of loan size. Consider a few of the benefits gained by attending this School:

- ◆ Analyze various business operating cycles
- ◆ Provides online resources for industry/economic trends
- ◆ Gain skill in applying financial analysis techniques to determine past and projected borrower performance
- ◆ Learn cash flow methods, including global cash flow
- ◆ Acquire skill in analyzing tax returns and personal financial statements
- ◆ Learn the questions to ask when underwriting and structuring a commercial loan
- ◆ Enjoy networking opportunities with other lenders from different financial institutions
- ◆ Gain new perspectives and knowledge from peers and nationally-respected faculty
- ◆ Explore various problem loan workout strategies

COMMERCIAL LENDING SCHOOL

TOPICS COVERED

Understanding Businesses
Historical Financial Analysis
Stress Testing & Projection Analysis
Loan Structure and Credit Administration
Problem Loans
Calling, Negotiating and Selling
Commercial Real Estate

For anyone working with the business community, the Commercial Lending School provides all the essential elements to become a more valuable banker. From the well-structured curriculum to the real-life lending scenarios, I walked away with a far better knowledge of commercial lending that I could put to task, right away. If you're a commercial lender, this class is a must-have part of your banking education.

Ken Knepper
The Citizens State Bank
Newton, Kansas

ADMISSION

First priority for admission is given to members of sponsoring and partnering State Banking Associations. To register, please register on our website at www.schoolsofbanking.com and submit the application form. Your bank will be invoiced for the applicable fee.

This fee includes registration, instruction, four nights lodging (if applicable), breakfasts, lunches, breaks, and all classroom materials. Non-members of their State Banking Association must pay an additional administrative fee of \$1,025 and are not guaranteed admission.

Any registrant enrolling after September 26 may be subject to a \$50 late fee. Housing availability cannot be guaranteed after September 26. Any registrant withdrawing by September 26 will receive a refund minus a \$50 processing fee. Registrants withdrawing September 27 through October 10 will receive a refund minus a \$525 cancellation fee. Registrants withdrawing after October 10 forfeit the entire fee.

If a disability or medical condition might affect participation in this event, please enclose a brief letter to Schools of Banking. In addition, please advise us of any special dietary needs or allergies.