

**COMMERCIAL LENDING SCHOOL**  
**October 21-25, 2019 ~ Ramada Midtown ~ Grand Island, Nebraska**

<b>MONDAY October 21</b>	<b>TUESDAY October 22</b>	<b>WEDNESDAY October 23</b>	<b>THURSDAY October 24</b>	<b>FRIDAY October 25</b>
<b>7:30-8:00 am Registration</b>	<b>7:00-8:00 am Breakfast</b>	<b>7:00-8:00 am Breakfast</b>	<b>7:00-8:00 am Breakfast</b>	<b>7:00-8:00 am Breakfast</b>
8:00 am-8:15 am <b>Welcome &amp; Orientation</b> 8:15 am-10:00 am <b>Understanding the Business Environment</b>	8:00 am-10:00 am <b>Historical Financial Analysis</b> (continued)	8:00 am-10:00 am <b>Historical Financial Analysis</b> (continued)	8:00 am-10:00 am <b>Loan Structure and Credit Administration</b>	8:00 am-9:00 am <b>Assessment Instrument</b> 9:00 am-10:30 am <b>Commercial Real Estate Lending</b>
<b>10:00-10:15 am Break</b>	<b>10:00-10:15 am Break</b>	<b>10:00-10:15 am Break</b>	<b>10:00-10:15 am Break</b>	<b>10:30-10:45 am Break</b>
10:15 am-12:00 pm <b>Understanding the Business Environment</b> (continued)	10:15 am-12:00 pm <b>Financial Analysis</b> (continued)	10:15 am-12:00 pm <b>Historical Financial Analysis</b> (continued)	10:15 am-12:00 pm <b>Loan Structure and Credit Administration</b> (continued)	10:45 am-11:30 am <b>Calling, Negotiating and Selling</b>  11:30 am-11:45 am <b>Closing Comments</b>
<b>12:00-1:00 pm Lunch</b>	<b>12:00-1:00 pm Lunch</b>	<b>12:00-1:00 pm Lunch</b>	<b>12:00-1:00 pm Lunch</b>	<b>11:45 am Adjourn</b>
1:00 pm-2:30 pm <b>Understanding the Business Environment</b> (continued) 2:30 pm-3:00 pm <b>Historical Financial Analysis</b>	1:00 pm-3:15 pm <b>Historical Financial Analysis</b> (continued)	1:00 pm-3:00 pm <b>Historical Financial Analysis</b> (continued)	1:00 pm-2:00 pm <b>Loan Structure and Credit Administration</b> (continued) 2:00 pm-3:00 pm <b>Problem Loans</b>	
<b>3:00-3:15 pm Break</b>	<b>3:15-3:30 pm Break</b>	<b>3:00-3:15 pm Break</b>	<b>3:00-3:15 pm Break</b>	
3:15 pm-5:30 pm <b>Historical Financial Analysis</b> (continued)	3:30 pm-5:30 pm <b>Historical Financial Analysis</b> (continued)  5:30 pm-6:00 pm <b>Q &amp; A Session and Group Homework</b>	3:15 pm-4:30 pm <b>Stress Testing and Projection Analysis</b>  4:30 pm-5:00 pm <b>Assessment Overview</b>	3:15 pm-4:30 pm <b>Problem Loans</b> (continued)  4:30 pm-5:00 pm <b>Group Assessment Preparation</b>	
<b>6:00 pm-7:30 pm Pizza Dinner</b>	<b>FREE EVENING</b>	<b>FREE EVENING</b>	<b>FREE EVENING</b>	(Note: Schedule subject to variations in sequence and minor adjustments in length of class sessions.)