## PRINCIPLES OF COMMERCIAL LENDING SCHOOL October 23-27, 2023 ~ Younes Conference Center ~ Kearney, Nebraska

MONDAY October 23	TUESDAY October 24	WEDNESDAY October 25	THURSDAY October 23	FRIDAY October 27
7:30-8:00 am Registration	7:00-8:00 am Breakfast	7:00-8:00 am Breakfast	7:00-8:00 am Breakfast	7:00-8:00 am Breakfast
8:00 am-8:15 am  Welcome & Orientation  8:15 am-10:00 am  Principles of  Understanding the  Business Environment	8:00 am-10:00 am Principles of Historical Financial Analysis (continued)	8:00 am-10:00 am Principles of Historical Financial Analysis (continued)	8:00 am-10:00 am Loan Structure and Credit Administration	8:00 am-9:00 am Assessment Instrument  9:00 am-10:30 am Calling, Negotiating and Selling
10:00-10:15 am Break	10:00-10:15 am Break	10:00-10:15 am Break	10:00-10:15 am Break	10:30-10:45 am Break
10:15 am-12:15 pm Principles of Understanding the Business Environment (continued)	10:15 am-12:15 pm Principles of Historical Financial Analysis (continued)	10:15 am-11:15 pm Principles of Historical Financial Analysis (continued) 11:15 am-12:15 pm Stress Testing and Projection Analysis	10:15 am-12:00 pm Loan Structure and Credit Administration (continued)	10:45 am-12:00 pm Introduction to Commercial Real Estate Lending 12:00 pm Closing Comments
12:15-1:15 pm Lunch	12:15-1:15 pm Lunch	12:15-1:15 pm Lunch	12:00-1:00 pm Lunch	12:00-12:30 pm Box Lunch **
1:15 pm-3:15 pm Principles of Understanding the Business Environment (continued)	1:15 pm-3:15 pm Principles of Historical Financial Analysis (continued)	1:15 pm-3:00 pm Stress Testing and Projection Analysis (continued)	1:00 pm-2:00 pm Loan Structure and Credit Administration (continued) 2:00 pm-3:00 pm Problem Loans	12:30 pm-2:00 pm Optional Bonus Session: Underwriting, Documenting, and Monitoring Commercial Real Estate Loans 2:00 pm Optional Session Adjourns
3:15-3:30 pm Break	3:15-3:30 pm Break	3:00-3:15 pm Break	3:00-3:15 pm Break	
3:30 pm-5:30 pm Principles of Historical Financial Analysis	3:30 pm-5:30 pm Principles of Historical Financial Analysis (continued) 5:30 pm-6:00 pm Q & A Session and Group Homework	3:15 pm-4:30 pm  Stress Testing and Projection Analysis (continued)  4:30 pm-5:00 pm  Assessment Overview	3:15 pm-4:30 pm Problem Loans (continued)  4:30 pm-5:00 pm Group Assessment Preparation	**Box lunch is for those staying for optional bonus session only  Note: Schedule subject to variations in sequence and minor adjustments in length of class sessions.
5:45 pm-6:45 pm Pizza Dinner (optional)	FREE EVENING	FREE EVENING	FREE EVENING	