

# Advanced Commercial Lending School

This two-day school is specifically designed to introduce experienced lenders to more advanced lending and portfolio management topics.

Topics covered will include: Advanced cash flow and loan structure, improving back profitability and portfolio performance, responsible commercial real estate lending and new approaches to predicting portfolio credit quality and managing portfolio credit risk. Classes will also utilize case studies and exercises to demonstrate the concepts presented.

Instructor John Barrickman has extensive experience in all aspects of banking, including retail, commercial lending, credit administration and credit training. He served for five years as president and CEO of a large financial institution and has been a bank consultant on a wide variety of topics.

Classes run April 12-13 from 9:00 a.m. to 4:00 p.m. in the WBA off building, Westlake Tower, located at 1601 Fifth Avenue, in the fourth floor conference room.

## Registration Cost

WBA Members\*: \$725 or \$775 after March 29  
Non-Members: \$1,400 or \$1,500 after March 29

## Registration Form

Name \_\_\_\_\_  
Title \_\_\_\_\_  
Bank/Firm \_\_\_\_\_  
Work Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_  
Enclosed is a check for \$ \_\_\_\_\_  
or  
VISA/Mastercard # \_\_\_\_\_  
Expiration Date \_\_\_\_\_  
Name on Card \_\_\_\_\_

**Registration:** [reg@wabankers.com](mailto:reg@wabankers.com)

**Mail:** WBA, 1601 Fifth Avenue, Suite 2150, Seattle, WA 98101.

**Call:** (206) 447-1700. **Fax:** (206) 223-6453.

\*Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.

**Cancellation Policy:** For all cancellations that occur up to seven days prior to the start date, a \$50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. For cancelled courses and/or seminars, full fees will be refunded. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.

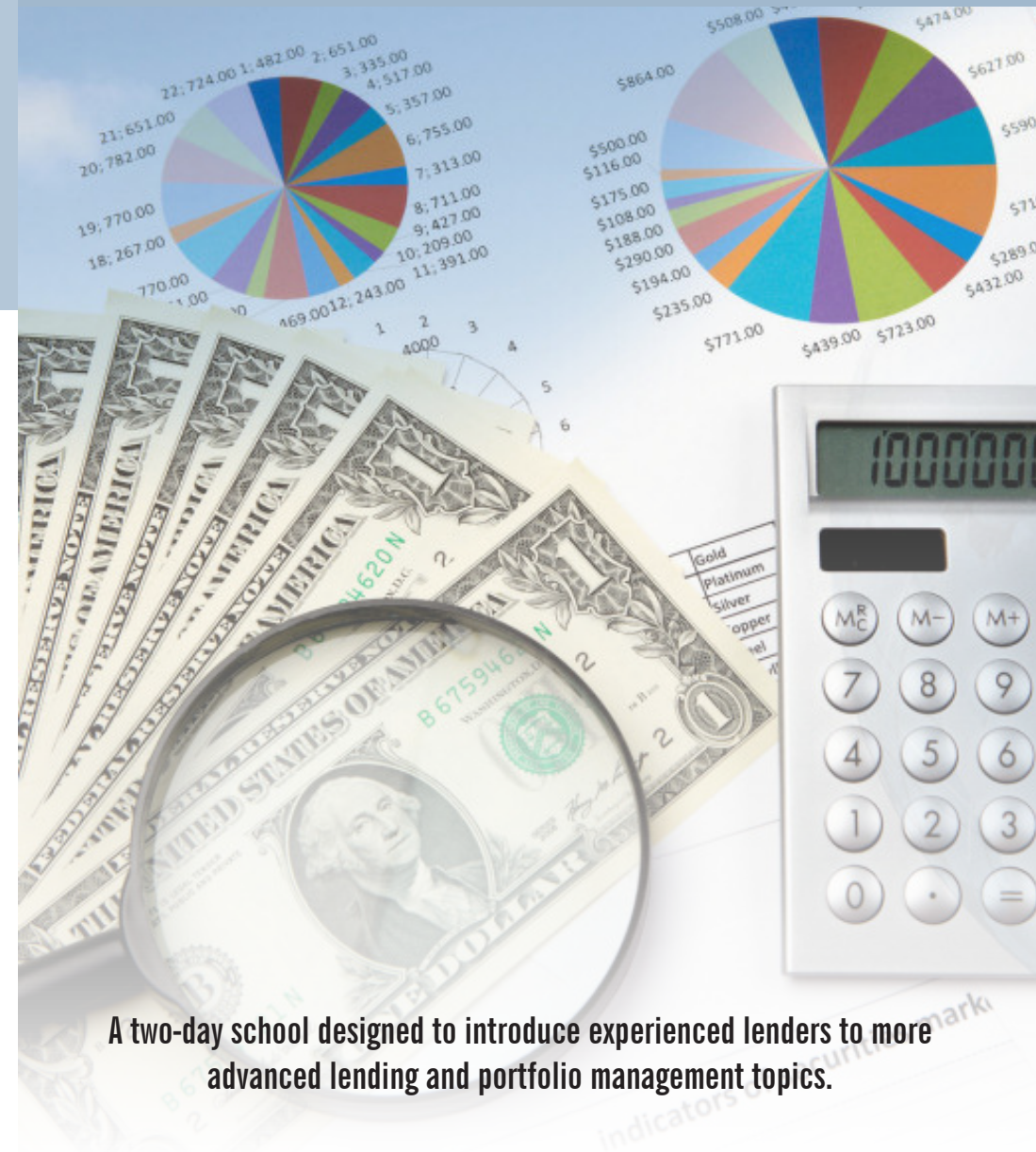


WASHINGTON  
BANKERS ASSOCIATION

# Advanced Commercial Lending School

April 12-13, 2017

Westlake Tower, Seattle, WA



A two-day school designed to introduce experienced lenders to more advanced lending and portfolio management topics.

# Advanced Commercial Lending

## Who Should Attend?

This program is designed for lenders and credit analysts with at least five years experience, credit administration and loan review personnel.

## Overview

*This two-day school is designed to introduce experienced lenders to more advanced lending and portfolio management topics. The school will utilize case studies and exercises to demonstrate the concepts presented to students.*

## Topics Covered

*Our two-day commercial lending school will cover everything you need to know concerning loan structures, cash flow and new changes to regulations and much more.*

- Advanced cash flow and loan structure
- Competing in the new legislative and regulatory environment
- Managing risk in commercial real estate lending
- Predicting portfolio credit quality

## Day One

*The first day of the seminar will focus on cash flow analysis, loan structures, regulatory and legislative issues and includes a global cash flow case study.*

- **9:00 a.m. to 12:00 p.m. - Cash Flow Analysis and Loan Structure**

This portion will focus on approaches to cash flow, priorities, analyzing cash flow, determining when to term out a line of credit, sustainable growth, six determinants of loan structure, loan agreement, common loan structure mistakes and a case study.

- **1:00 p.m. to 2:15 p.m. - Global Cash Flow Case Study**
- **2:30 p.m. to 4:00 p.m. - Competing in the New Legislative and Regulatory Environment**

This section will focus on the new legislative initiatives affecting banking, life after Dodd-Frank, creating a compelling value proposition and using pricing to create a competitive advantage.

## Day Two

*The second day of this seminar will focus on commercial real estate lending, and how to predict portfolio credit quality.*

- **9:00 a.m. to 12:00 p.m. - Managing Risk in Commercial Real Estate Lending (CRE)**

This class focuses on common underwriting issues, how to underwrite different styles of CRE loans, owner occupied, income property, acquisition/development/construction, appraisals, environmental assessments, CRE loan structure and documentation issues, portfolio monitoring, as well as a case study.

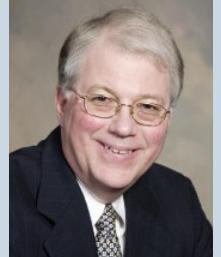
- **1:00 p.m. to 4:00 p.m. - Predicting Portfolio Credit Quality**

This section will focus on strategic credit risk management, the three deadly sins of portfolio management, identifying potential problem industries, property types and borrowers, pruning potential problem loans, portfolio credit risk management lessons hopefully learned from the Great Recession.

## About the Instructor

John Barrickman has extensive experience in all aspects of banking, including retail, commercial lending, credit administration and credit training.

He served for five years as president and CEO of a financial institution and has been a bank consultant on a wide variety of topics.



## Interested in learning more?

Interested in learning more about this class or any of our other upcoming classes and conferences? Contact the Washington Bankers Association, 1601 Fifth Avenue, Suite 2150, Seattle, WA 98101. Call us at (206) 447-1700.



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