



**WBankers**

# VIRTUAL COMMERCIAL LENDING DEVELOPMENT PROGRAM

Providing a Strong Foundation  
for the Next Generation  
of Northwest Bankers

August – October 2023

WBA/MBA/WVBA Members\*: \$2,750, \$3,250 after July 18

Non-Members: \$3,750, \$4,250 after July 18



Learn More:  
[www.wabankers.com/cldp](http://www.wabankers.com/cldp)

## WHO SHOULD ATTEND?

This comprehensive program emphasizes the entire commercial loan life cycle and provides participants with current lending approaches, an updated focus on key analytics and regulatory issues. Designed for bankers already in the commercial lending field who would like to strengthen their credit skills, as well for those credit analysts moving into commercial lending, students will learn what it takes to successfully compete in the highly-competitive lending market. Best practices, case studies and exposure to industry experts will be included in the curriculum.

## VIRTUAL PROGRAM

This program will be held virtually and students will be provided information regarding the virtual platform upon registration. WBA's virtual programs allow students to interact with each instructor, ask questions and learn from their fellow classmates.

### MARKETING, BUSINESS DEVELOPMENT & NEGOTIATIONS

August 7, 2023 • 8:30 a.m. – 3:30 p.m. PT

Commercial lending requires analytical skills which are quite unique. This first session will introduce students to the program, then walk them through the lending process, as well as the types of business segments and credit products required to service the typical borrowing needs. Matching business segments with credit products is often accomplished through effective business development techniques. This class will also cover the best practices for establishing and maintaining good business development, as well as how to negotiate the best possible arrangement that is beneficial to both the borrower and the bank.

**Instructor:** Jeffery Johnson, President, Bankers Insight Group



### IN-DEPTH FINANCIAL ANALYSIS

August 8, 2023 • 8:30 a.m. – 3:30 p.m. PT

Understanding financial statements and how to analyze them are paramount for bankers and credit analysts to be successful in determining the creditworthiness of prospects and existing customers. Analysis of financial statements is the primary focus during the evaluation phase of the lending process, which informs bankers about management's ability to make decisions that lead to a successful outcome for the business units they lead. This session will focus on detailed financial statements, credit and ratio analysis and how these analyses can be utilized in the advanced assessment of an entity's financial condition.

**Instructor:** Jeffery Johnson, President, Bankers Insight Group



### IN-DEPTH CASH FLOW

September 5, 2023 • 8:30 a.m. – 3:30 p.m. PT

There are at least nine alternative approaches to assessing a borrower's cash flow for debt service. Each provides a different perspective on sources and uses of cash and each has a role in underwriting and monitoring a lending relationship. In this session, students will compare and contrast alternative approaches to cash flow and demonstrate the appropriate application of each approach in assessing and monitoring a borrower's financial performance. Students can expect to learn how to determine the maximum line of credit appropriate for a borrower and the factors which will determine when it is appropriate to convert a revolving debt to amortizing debt. The class will also introduce six issues that should be addressed in a well-structured loan.

**Instructor:** John Barrickman, President, New Horizons Financial Group



### IN-DEPTH LOAN STRUCTURE

September 6, 2023 • 8:30 a.m. – 3:30 p.m. PT

Good underwriting is critical to the success of a loan, but so is good loan structure. In a well-structured loan, the lender understands what the borrower is using the money for, as well as sources of repayment, timeline and more. During this session, students will learn all of the elements of loan structure, when to properly utilize seasonal loans, term loans, bridge loans and permanent capital loans, how to properly use a term sheet and commitment letter, and much more.

**Instructor:** John Barrickman, President, New Horizons Financial Group



# HOMEWORK AND MENTORS

Participants are required to complete 6-8 hours of homework a month. This prepares them to best understand the topics, challenges them to be proactive in their learning and to seek out the advice of key individuals within their own institution when needed. After completing their individual assignments, participants debrief during class to compare notes and learn how their peers approached the questions. Each student is also paired with an executive-level mentor from their bank, who works with them to reinforce the classroom learning experience. Mentors are a required part of the program, and act as a sounding board to assist in understanding new concepts.

## CREDIT MEMORANDUM PREPARATION & PRESENTATIONS

September 28, 2023 • 8:30 a.m. – 3:30 p.m. PT

Strong loan write-ups are essential to good loan underwriting skills. It is important that the loan officer uses a type and style of description to communicate a focused direction for the credit. During this session, students will learn how to write a clear and concise message that also thoroughly covers the company's strategic plan including marketing, financing and management. Students will also learn how to communicate their position on the credit to the loan committee using a motivational approach, as well as effective negotiation skills, and personal marketing to better communicate with loan committee members.

**Instructor:** Richard Mayeda, FVP/Senior Credit Officer, First Financial Northwest Bank



## LOAN REVIEW, DOCUMENTATION & COMPLIANCE AND REGULATIONS

September 29, 2023 • 8:30 a.m. – 3:30 p.m. PT

It is vital that the lender is prepared for both an internal and external loan review examination. This includes updating credit files and evaluating current loan risk ratings, as well as auditing other's loan files and how to be consistent and clear when communicating with examiners. During this session, students will learn the best ways to accomplish these tasks, as well as how to prepare loan documents to support the legal aspects of the credit if it falls into the areas of C&I or CRE lending. Students will also learn about current regulations, including compliance requirements.

**Instructor:** Richard Mayeda, FVP/Senior Credit Officer, First Financial Northwest Bank



## PROBLEM LOAN MONITORING, BUSINESS LAW & LENDER LIABILITY

October 17, 2023 • 8:30 a.m. – 3:30 p.m. PT

Effective lending includes identifying and understanding the critical warning signs of a problem loan. It is important for lenders to understand the criteria for downgrading or upgrading loans, and how to review problem loans with credit administration or the special assets team. During this session, students will learn how to identify problems, how to smoothly transfer loans to and from special assets and will gain an understanding of business law concepts. Students will also learn about the technical aspects of lender liability including recent trends.

**Instructor:** Richard Mayeda, FVP/Senior Credit Officer, First Financial Northwest Bank



## COMPREHENSIVE OVERVIEW: SENIOR CREDIT OFFICER PRESENTATIONS, PANEL & CREDIT PRESENTATIONS

October 18, 2023 • 8:30 a.m. – 3:30 p.m. PT

Lenders can learn a great deal from senior lending officers, whether they come from a large, regional or community bank. Their unique perspective includes effective loan underwriting and management of the loan portfolio. In this session, senior lenders will share their insights on the process, as well as how the bank can better market products and how technology is rapidly changing the industry. Students will also analyze comprehensive loan case studies and make presentations to a mock loan committee. This session is designed to expand students' knowledge and integrate lessons learned from throughout the program.

**Instructor:** Richard Mayeda, FVP/Senior Credit Officer, First Financial Northwest Bank



# COST FOR PROGRAM

- WBA/MBA/WVBA Members\*: \$2,750, \$3,250 after July 18
- Non-Members: \$3,750, \$4,250 after July 18

## SPEAKER PROFILES

**John Barrickman** has extensive experience in all aspects of banking including retail banking, commercial lending, credit administration and credit training. He also served for five years as president and chief executive officer of a \$185 million financial institution. Barrickman has been a bank consultant focusing on risk management, credit process, strategic planning, and all aspects of commercial lending. He is widely known and respected for his ability to present complicated information in an easy-to-understand manner. Barrickman has taught for WBA for a number of years as well as served on the PCBS faculty.

**Jeffery Johnson** teaches actively for 15 state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. He is an experienced WBA training professional having worked for the Association for a number of years, including for the CADP and EDP.

**Richard Mayeda** is the first vice president and senior credit officer at First Financial Northwest Bank. He has over 35 years of banking experience, almost all of it in commercial lending. He calls himself an all-around Pacific Northwest banker as he has worked for seven different institutions over the years, of all different sizes, in the states of Washington, Idaho and Oregon. He has experience first as a credit analyst, a small business lender, before moving to commercial banking and finally to credit administration. For the past five years, he has also served as a Research Report Advisor for Pacific Coast Banking School.

## ATTENDANCE

Students can miss one class during this program, which can be made up the following year. If more than one class is missed, the student will not receive their graduation certificate, but can earn it by attending the missed class the next year.

**Email completed form to: [registration@wabankers.com](mailto:registration@wabankers.com)**

Mail: WBA, 601 Union Street, Suite 1720, Seattle WA 98101

Call: (206) 447-1700. Online: [www.wabankers.com/cldp](http://www.wabankers.com/cldp).

### Recommended Prerequisites

Before joining the WBA's CLDP, we strongly recommend several courses to help you prepare and be successful. These courses are offered through the ABA and are available online at your convenience. Contact WBA for more information about registration.

*Analyzing Business Financial Statements and Tax Returns*

*Analyzing Financial Statements*

*General Accounting*

\* Attendance at WBA programs is limited to employees, officers and directors of WBA, MBA, WVBA 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 program, 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.



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