



COMMERCIAL LENDING DEVELOPMENT PROGRAM



CALIFORNIA
BANKERS
ASSOCIATION



COLORADO
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ASSOCIATION



VERMONT BANKERS ASSOCIATION, INC.



August – November 2026

State Banking Association Members*†: \$3,750

Providing a Strong Foundation for the Next Generation of Bankers



Register online: www.bankerscontent.com/26cldp

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.

AVAILABLE LIVE & ON DEMAND

CLDP is offered LIVE and will remain available OnDemand through January 8, 2027. Perfect for catching up on any missed sessions!

MARKETING/ BUSINESS DEVELOPMENT/ NEGOTIATION SKILL BUILDING/ THE CLDP

August 20, 2026

8:00 – 3:00 p.m. PT • 9:00 – 4:00 p.m. MT
10:00 – 5:00 p.m. CT • 11:00 – 6:00 p.m. ET

The first session of the Commercial Lending Development Program (CLDP) will provide students with a thorough application of the marketing concept, business development strategies, and negotiation skills in the context of commercial lending.

The student will learn to identify the target market, the four Ps of marketing, the industry life cycle, and market structure, and how these concepts apply to business development opportunities. The negotiation skills section will emphasize effective communications, telephone techniques, and the negotiation process. Mini-case studies will be presented to illustrate the concepts of “marketing/ business development/ negotiation skills.”

The session will conclude with a highlight of the upcoming CLDP sections, including financial statement, cash flow, and tax return analysis; credit memoranda/loan presentations; loan review, documentation, and compliance; problem loan workout; panel discussion; credit presentations; and final exam.

SESSION HIGHLIGHTS

- Identify the marketing concept, business development strategies, and negotiation skill building
- Review the target market, the four 4 Ps of marketing, the industry life cycle, and the market structure
- Emphasize effective communications, telephone techniques, and the negotiation process
- Apply the “marketing/ business development/ negotiation skills” concepts through case studies
- Preview upcoming CLDP sessions

ADVANCED FINANCIAL STATEMENT ANALYSIS

August 21, 2026

8:00 – 3:00 p.m. PT • 9:00 – 4:00 p.m. MT
10:00 – 5:00 p.m. CT • 11:00 – 6:00 p.m. ET

During this session, we will explore the “four financial statements”- income statement, statement of retained earnings, balance sheet, and statement of cash flows. This will include revenue and expense recognition, as well as FIFO, LIFO, and average inventory costing models. Additionally, it will cover operating expenses (such as repairs) versus improvements, depreciation, amortization, and depletion.

This session will also include accounts receivable assessment, allowance for doubtful accounts, inventory, long-term assets, intangible assets, accounts payable assessment, capital and operating leases, and analysis of the equity section of the balance sheet.

Additionally, the quality or level of financial statements will be highlighted, including company-prepared, compiled, reviewed, and audited. The student will then work with an advanced financial statement analysis model covering “liquidity, activity, leverage, operating performance, and cash flow,” including the use of a spreadsheet.

SESSION HIGHLIGHTS

- Analyze the four financial statements
- Explore income statement
- Cover balance sheet accounts
- Review the levels of financial statement reporting
- Utilize a financial statement analysis model, including a spreadsheet

ADVANCED CASH FLOW ANALYSIS

September 14, 2026

8:00 – 3:00 p.m. PT • 9:00 – 4:00 p.m. MT
10:00 – 5:00 p.m. CT • 11:00 – 6:00 p.m. ET

This session explores multiple models of both business and personal (business owner) cash flow analyses. The session will begin with an in-depth analysis of the “traditional” business EBITDA cash flow and the personal cash flow of the “business owner” (using the 1040 tax return, K-1 forms, and the personal financial statement). Additionally, the Global Cash Flow (business & personal combined) will be displayed.

This will be followed by the statement of cash flows, as prepared by the CPA, the UCA cash flow, using a spreadsheet, cash basis cash flow, fixed-charge coverage (FCC), and free cash flow (FCF). Various cash flow projections and sensitivity analyses will also be explored.

The session will conclude with “commercial real estate” (CRE) cash flow analysis and advanced real estate “investment” cash flow models.

SESSION HIGHLIGHTS

- Cover business (EBITDA) and personal cash flow analyses
- Discuss global cash flow
- Analyze statement of cash flows, UCA cash flow, cash basis cash flow, fixed-charge coverage, and free cash flow
- Explore cash flow projections and sensitivity analysis
- Review CRE cash flow analysis including investment models

HOMEWORK AND MENTORS

Participants are required to complete 6-8 hours of homework per 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 then discuss within their 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.

ADVANCED TAX RETURN ANALYSIS

September 16, 2026

8:00 – 3:00 p.m. PT • 9:00 – 4:00 p.m. MT
10:00 – 5:00 p.m. CT • 11:00 – 6:00 p.m. ET

This session will provide the student with several advanced tax return concepts and related analyses to help them more effectively work with their business customers. The session will begin with an advanced review of a business owner's personal "1040" tax return, including the Schedules, and the tax return of an LLC, S corporation, and C corporation, including Schedules M-1, M-2, and K-1.

The session will then cover "corporate tax issues" (business structure, section 179 depreciation, bonus depreciation), "investments" (capital gain/ loss issues, and passive activities), "real estate" issues (personal residence, rentals, home offices, 1031 tax-free exchanges), "employer-provided benefits" (qualified retirement plans and health savings accounts (HSAs)), "retirement planning" (defined benefit plans), "estate planning," and "year-end tax strategies."

The session will conclude with the "changes to the tax code" (including the One Big Beautiful Bill) that impact businesses and business owners/guarantors.

SESSION HIGHLIGHTS

- Review personal and business tax returns
- Explore corporate tax issues and investment concepts
- Identify real estate issues
- Determine employer-provided benefits
- Cover retirement planning strategies and estate planning issues
- Determine year-end tax strategies
- Analyze changes to the tax code

CREDIT MEMORANDUM PREPARATION/ LOAN COMMITTEE PRESENTATIONS

October 15, 2026

8:00 – 3:00 p.m. PT • 9:00 – 4:00 p.m. MT
10:00 – 5:00 p.m. CT • 11:00 – 6:00 p.m. ET

The first part of this session will cover preparing effective "commercial loan" credit memorandums or loan write-ups. This section will begin with a review of loan write-up types, styles, and necessary component parts (relationship information, terms and conditions, financial analysis, management review, including strategic plan, and risk assessment/mitigation). Three write-ups will be presented to illustrate the concepts.

The second part of the session will cover loan committee presentation skill-building techniques, "reading" the personalities

of the committee members, and exploring "group dynamics." Additionally, "tips and techniques" will be displayed on how to make a clear, concise, and motivating presentation and overcome the "fear" and "intimidation" factor.

This session will also cover the "supporting" disciplines of negotiation skill building, communications, and "personal" marketing. The loan presentation concepts will be reinforced through case studies.

SESSION HIGHLIGHTS

Credit Memorandum Preparation

- Review effective commercial loan write-ups
- Discuss types, styles, and component parts
- Cover the financial analysis section
- Assess the company's strategic plan
- Explore the risk/mitigation of the commercial loan
- Summarize loan write-up techniques by reviewing three examples

Loan Committee Presentations

- Gain an understanding of practical presentation skills
- Analyze loan committee dynamics
- Make motivating presentations
- Review negotiations, communications, and personal marketing
- Recap loan presentation issues through case studies

LOAN REVIEW/DOCUMENTATION/ COMPLIANCE AND REGULATIONS

October 16, 2026

8:00 – 3:00 p.m. PT • 9:00 – 4:00 p.m. MT
10:00 – 5:00 p.m. CT • 11:00 – 6:00 p.m. ET

This session will begin with preparing for an internal and external loan review examination, techniques in updating the credit files, and evaluating the current "loan risk ratings." Additionally, reviewing other loan officers' files and the importance of consistency in communicating with the examiners will be explored.

The session will then cover business structure, loan structure, loan support, and loan documentation for both Commercial and Industrial (C&I) loans and Commercial Real Estate (CRE) loans. We will also explore an advanced Borrowing Base Certificate (BBC) and the valuation and quality of collateral (accounts receivable, inventory, equipment, and commercial real estate). This part of the session will be summarized through a set of CRE loan documents.

Additionally, current regulatory and compliance issues related to C&I and CRE lending will be explored.

SESSION HIGHLIGHTS

Loan Review

- Ensure credit files are updated
- Continuous evaluation of loan risk ratings
- Review other loan officers' files to ensure compliance
- Managing communications with examiners

Documentation

- Business structure, loan structure, and loan support
- C&I loan documentation issues and advanced BBC
- CRE loan documentation and case study

Compliance and Regulations

- The current regulatory environment
- Key compliance requirements

PROBLEM LOAN MONITORING/ BUSINESS LAW/LENDER LIABILITY

November 5, 2026

8:00 – 3:00 p.m. PT • 9:00 – 4:00 p.m. MT
10:00 – 5:00 p.m. CT • 11:00 – 6:00 p.m. ET

This session will help students learn how to manage “problem loans” more effectively and protect the bank’s rights. The session will begin with loan underwriting techniques to avoid a problem loan, followed by managing the loan when it goes “bad.”

The session will also address the “legal rights” of the bank and the “practical steps” that the loan officer should take to protect the bank including the collection process using negotiation techniques, restructuring the loan, and/or proceeding against the borrower through repossession, foreclosure, filing a lawsuit to obtain/perfect a judgment, forcing the borrower into bankruptcy, or simply “walking away.”

This session will conclude with an examination of the “outside” influence from banking regulators and a review of Business Law concepts, including law and ethics, negotiations and the law, the judicial process, and lender liability.

SESSION HIGHLIGHTS

Problem Loan Workout

- Discuss the management of problem loans
- Avoiding a problem loan
- Explore what to do when a loan goes bad
- Determine the bank’s strategy in protecting itself
- Review the influence of the banking regulators

Business Law

- Explore law and ethics
- Emphasize negotiations and the law
- Review the judicial process

Lender Liability

- Discuss lender liability and the lender
- Review technical aspects of lender liability

COMPREHENSIVE OVERVIEW: SENIOR CREDIT OFFICER PANEL; CREDIT PRESENTATIONS & FINAL EXAM

November 6, 2026

8:00 – 3:00 p.m. PT • 9:00 – 4:00 p.m. MT
10:00 – 5:00 p.m. CT • 11:00 – 6:00 p.m. ET

This session will feature a panel discussion with senior credit officers. The Senior Credit Officers will represent community, regional, and/or large banks. The discussion will consist of effective loan underwriting, loan portfolio management, marketing in a highly competitive environment, and the future of banking technology and non-bank competitors.

The students, as a small group, will then analyze a comprehensive loan case study and make a presentation to a “mock” loan committee (made up of other students).

Additionally, the content/ skill training of the Commercial Lending Development Program (CLDP) will be highlighted through a comprehensive Final Exam.

SESSION HIGHLIGHTS

Senior Credit Officer Panel Discussion

- Market assessment by senior credit officers
- Effective loan underwriting
- Managing the loan portfolio
- Marketing the bank
- The future of banking

Loan Case Study, Loan Presentations, Final Exam

- Comprehensive loan case study analysis and loan presentations
- Summarize the CLDP through a Final Exam

“Very good program. It exceeded my expectations and really broadened my knowledge.”

2023 CLDP graduate

COST FOR PROGRAM

- State Banking Association Members*†: \$3,750

SPEAKER PROFILES



David L. Osburn is the founder of Osburn & Associates, a business training and contract CFO firm that provides seminars, webinars, and keynote speeches for bankers. His extensive professional background of over 30 years encompasses 21 years as a trainer and contract CFO and 16 years as a bank commercial lender. His banking credentials include loan underwriting, loan “work-out”, management, and business development. David has been an adjunct college professor for over 30 years including the College of Southern Nevada.

ATTENDANCE

Students may miss one class during the program. However, missing more than one class will result in ineligibility for the graduation certificate. Students must inform the WBA course administrator of any planned absences to explore options for earning attendance credit for the missed class.

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Learn more online: 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*

We also strongly recommend attending our Understanding Bank Performance to help prepare. Student who register for both CLDP and UBP will receive a \$500 discount on their UBP registration.

Learn more about the program at www.wabankers.com/ubp.



*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.

†Subject to Washington sales tax.

Cancellation Policy: For all cancellations that occur up to seven days prior to the start date, a \$300 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 or mail. No refunds will be granted until a written cancellation request is received by WBA.