



Development Program

Recommended Prerequisites

If you are considering registering for one of the WBA's Development Programs, we strongly recommend these courses to help prepare you. These classes, offered through the American Bankers Association, provide underlying skills that are necessary for each program and are available on-line at your convenience.

MANAGEMENT

○ Leadership In Action Suite • \$195

This suite of five courses explores techniques and best practices for cultivating a collaborative team environment, from empowering individuals and positively handling change to creating a team-supported vision and achieving goals. Completing this suite provides strategies for using authentic leadership skills in day-to-day practices and developing those skills in others. Concise, impactful lessons can be applied on the job immediately.

○ Management Essentials Suite • \$275

This suite of six courses explores best practices for successfully managing employees, from interviewing to managing performance. Completing this suite provides tips and tactics for coaching employees, developing a recognition program, and holding effective meetings. Concise, impactful lessons can be applied on the job immediately.

○ Fundamentals of Small Business Banking Suite • \$95

This suite of two courses explores the characteristics, expectations, and operational needs of small businesses. Explore the different legal structures and business types to better understand your small business clients. Discover the different steps in each type of operating cycle and the stages of a small business' life cycle. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Concise, impactful lessons can be applied on the job immediately.

COMMERCIAL LENDING

○ Analyzing Business Financial Statements and Tax Returns • \$275

This course covers an analysis of business financial statements and tax returns, including cash flow and statements.

○ Introduction to Analyzing Financial Statements • \$195

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

○ Understanding Business Borrowers Suite • \$275

These five courses explore how to identify and understand different industries and why they borrow money. You'll learn how to structure and analyze business financial statements, identify fraud and analyze basic financial statement data to understand commercial real estate loan cash flow.

CREDIT ANALYST

○ Introduction to Analyzing Financial Statements • \$195

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

○ Understanding Business Borrowers Suite • \$275

These five courses explore how to identify and understand different industries and why they borrow money. You'll learn how to structure and analyze business financial statements, identify fraud and analyze basic financial statement data to understand commercial real estate loan cash flow.

○ Loan Structuring, Documentation, Pricing and Problem Loans • \$275

Guidance on loan structuring and documentation issues in response to the quantitative and qualitative risk analysis. An overview of documents, loan agreements and covenants, as well as negotiating and pricing is included.

RETAIL BRANCH MANAGER

○ Essential Selling Skills Bundle • \$195

This bundle of five suites includes 13 courses and five exercise modules to build essential sales and service skills. Completing this bundle provides best practices for each step in the sales process and building solid client relationships. Explore tactics to focus sales efforts, including the Sales Portfolio Process. See how to effectively plan calls, track contacts, anticipate potential objections, and make sales. Concise, impactful lessons can be applied on the job immediately.

○ Servicing and Growing Small Business Relationships • \$95

Introduces the benefits of proactively following up with small business clients through monitoring financial information, client records, and resources to extend the business relationship beyond the initial sale. This course also explains the advantages of conducting site visits and what is required to uncover employee and business information.

○ Management Essentials Suite • \$275

This suite of six courses explores best practices for successfully managing employees, from interviewing to managing performance. Completing this suite provides tips and tactics for coaching employees, developing a recognition program, and holding effective meetings. Concise, impactful lessons can be applied on the job immediately.

To register for any of these programs, or other online courses offered by the ABA, please contact Duncan Taylor at duncan@wabankers.com or call (206) 344-3492.