

Mississippi Bankers Association presents **2018 LENDING CONFERENCE**

DATE: January 24 and 25, 2018

TIME: 8:30 a.m. Registration; 9:00-4:30 pm Each Day

Hilton Hotel, 1001 E. County Line Road, Jackson, MS 39211
601-969-2800

LOCATION:

Accommodations: \$128 per night plus applicable taxes; deadline to make reservations – January 5, 2018. Call 601-957-2800

**SEMINAR
DESCRIPTION:**

Lending to commercial borrowers is a core function for most banks. Commercial Loans can be highly profitable but can expose banks to a high level of risk if they are not properly investigated and analyzed. Since the loan portfolio composes the majority of most banks' total assets and net interest plus loan fee income make-up the bulk of banks' earnings, it is vital that commercial loans are selected and analyzed carefully before they are approved and funded. The purpose of this two-day Commercial Lending School is to provide participants with the fundamentals required to be successful in the Commercial Lending Process.

The phases of the Commercial Lending Process include:

1. Application - Common methods used for Loan Prospecting, Business Development and Customer Retention - Role of the Commercial Loan Officer (Relationship Manager)
2. Evaluation - Thorough Analysis of the Commercial Borrowers' Financial Condition, Management, Business and Industry risks
3. Decision - How to make the right call after the analysis process is completed and the best method to convey that message in a credit memorandum
4. Documentation - Review the five steps in the Documentation Process (Identify the Borrower, Identify the Collateral, Evidence the Debt, Attach the Collateral and Perfecting a Security Interest) and knowing the documents required to accomplish each of these steps.
5. Administration - Common practices utilized to administer commercial loans once they are on the books including Risk Rating, Loan Covenant Compliance, etc.

**Who Should
Attend:**

Senior Lenders, Senior Credit Officers, Commercial Lenders, Credit Officers, Branch Managers, Credit Analysts, Consumer Lenders, Loan Review Officers, Compliance Officers, Anyone involved in the Credit Granting or Credit Management Process

Seminar Outline:

Upon completion of this two-day seminar, the participant will have a better understanding of the lending process from start to finish. The featured section will be the evaluation phase where the participant will be exposed to the Principles of Accounting and Review of Financial Statements and Corporate Tax Return; then followed by calculating credit ratios and cash flow analysis. From this starting point, it will flow into the Decision, Documentation and Administration stages as described earlier.

The outline for this two-day session is as follows:

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DAY ONE: Application

- Introduction to the Commercial Lending Process
 - ◇ Importance of Commercial Lending to Banks
 - ◇ Role of the Commercial Loan Officer (Relationship Manager)
 - ◇ Characteristics of a Good Commercial Loan Officer
 - ◇ Loan Prospecting, Business Development and Customer Retention

Evaluation and Decision Making

- Accounting Principles
 - ◇ Influential Organizations that Govern Accounting Principles Development
 - ◇ Major Accounting Assumptions
 - ◇ Rules of Debits and Credits
- Review of Financial Statements and Corporate Tax Returns
 - ◇ Types of Financial Statements and Tax Returns
- Credit Ratio Analysis to Determine Liquidity, Leverage, Asset Management and Operating Performance
 - ◇ Case Study
- Asset Conversion Cycle to Determine Short-Term Borrowing Requirements
 - ◇ Case Study

DAY TWO:

- Analysis of Borrowing Causes and Loan Structuring
- Cash Flow Analysis
 - ◇ Utilizing the Universal Cash Analysis Method (UCA)
- Financial Forecasting and Sustainable Growth Rate

DOCUMENTATION & ADMINISTRATION

- Loan Documentation
 - ◇ Five Steps in the Documentation Process and the Documents Required to Accomplish each of these Steps
- Loan Administration
 - ◇ Risk Rating
 - ◇ Loan Covenant Compliance

SEMINAR SPEAKERS:

Jeffrey Johnson, CEO of Bankers Insight Group in Atlanta, Georgia and Executive Consultant, is a training professional in the banking industry. He teaches actively for fifteen state banking associations in the United States, Risk Management Association, and individual banks nationwide.

COSTS: \$425 for MBA members
\$850 for non-members

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REGISTRATION FORM

Bank Name: _____

Bank Address: _____

City, State, ZIP: _____

Phone _____ **Fax:** _____

Registrant Name: _____ **City (for name badge):** _____

Registrant Name: _____ **City (for name badge):** _____

Registrant Name: _____ **City (for name badge):** _____

E-mail Address: _____

Fee to be Billed: ___ \$425 MBA Members ___ \$850 Non-Member

- *Please fax or email your registration and the MBA will invoice you.*
- *Each individual registrant will receive a confirmation of registration via email or fax.*
- *Please contact the MBA at (601) 948-6366 if you do not receive a confirmation within 48 hours.*

TO REGISTER:

FAX to

601-355-6461

ATTN: Lori Richardson

OR

SCAN & EMAIL to

lrichardson@msbankers.com