



The **RMA** Commercial Lending School

Meet your need for a credit training program with RMA's comprehensive learning opportunity.

HOSTED LIVE ONLINE - April 30, 2024 to August 1, 2024

REGISTER →

Commercial
Lending School
(CLS) Only

REGISTER →

CLS with Optional
Commercial Real
Estate Lending I
Class

REGISTER →

CLS with Optional
Self-Directed Online
Learning Bundle

REGISTER →

For All Three

Overview



Many banks are experiencing a shortage of analysts and new lenders, and yet few are able to commit the resources needed for a traditional credit training program.

To meet the need for a comprehensive, yet accessible credit training program, more and more institutions are turning to the RMA Commercial Lending School.

Designed to be the equivalent of a bank's commercial training program, the RMA Commercial Lending School offers an organized group of six core subjects plus new optional courses:

- Credit Analysis Basics
- Cash Flow Analysis I
- Analyzing Business Tax Returns
- Analyzing Personal Financial Statements and Tax Returns
- Structuring Commercial Loans
- Writing the Credit Analysis
- Optional: Commercial Real Estate Lending I
- Optional: Self-Directed Online Learning Reinforcement Bundle, including:
 - Borrower Analysis: Qualitative Factors
 - Balance Sheet Analysis
 - Income Statement Analysis
 - Combined Balance Sheet & Income Statement Analysis
 - Structuring Commercial Loans

About the Course



The RMA Commercial Lending School is delivering the training you need, when and where you need it. That means you can look forward to these offerings being held live online via the Zoom web conferencing platform. It's the same great content, learning objectives, and expert instruction, but delivered to you in the comfort of your home or office.

On classroom days, participants will join the web conference from their laptop or computer using a link exclusive to those in the School. Once joined, they'll be greeted by the instructor and taken through the material, engage in exercises, receive coaching and feedback, interact with peers, and ask questions as needed—just like in a physical classroom.

Key Features

- Twenty nine 2.5-hour live online sessions (Thirty two if you add on CREL I).
- Group collaboration outside the classroom.
- Six core courses and four case studies balance the learning experience.
- Certificate of Completion.
- Qualifies for 87 CPE hours (96 if you add on CREL I)

Requirements

- Must attend all classes and participate in group breakout sessions
- Must complete and submit all assignments, which includes outside work of approximately 30 hours
- Basic competency in accounting, financial statements, and the principles that govern their construction.
- Accounting and Ratio Analysis – assigned as required pre-work. (Seat time is approx. 3.5–5 hours)
- [Click here for Zoom platform requirements](#)

Benefits

What makes the RMA Commercial Lending School a valuable learning experience for your staff?

- The same faculty is used throughout the school, improving instructor/participant rapport and the quality of learning.
- Rigorous case assignments and exercises provide practice and reinforcement between class sessions, building on the outstanding content of RMA.
- A logical flow of information and balanced course offerings mean participants develop and strengthen skills in all stages of the program.
- Time between classroom sessions is maximized through supplemental assignments that reinforce the lessons learned and tee-up the next session's focus.
- The faculty reviews all work, providing feedback along the way and individual coaching as needed to enable participants to gauge their progress. A detailed, personalized critique is provided for the culminating case presentation.



Five star! The class was well organized, the workbooks were obviously put together with a lot of time and thought. The reference material, glossary and worksheets are helpful tools and something I will refer to going forward.

—Rebecca Vanselous, Bank of Princeton

As a manager who hires analysts and lenders all the time, I keep coming back to the Commercial Lending School because they keep sending me back better bankers.

—David Nuñez, Peapack-Gladstone Bank

I really enjoyed my time in the CLS, I made some great connections and learned some things that I will be able to carry with me throughout my career. I think this class is something everyone who is trying to learn more about credit should attend.

—Jack Daywalt, Bryn Mawr Trust

Curriculum




Credit Analysis Basics

This two-day segment uses two case studies as the basis for reviewing basic credit concepts and assessing current skill levels. Through active learning exercises involving identification of business risks and basic financial analysis, participants will reinforce and improve basic competencies, learn new analysis skills, and inventory their own skill levels.

Case Study #1

The focus will be on the analysis of financials with interpretation of results.

Cash Flow Analysis I: UCA Fundamentals

Cash flow in its many forms is at the center of almost all business and personal financial analysis. It is necessary for bankers involved in commercial lending to be familiar with not only the different forms of cash flow, but also its rules of construction. Using ratios and other fundamental forms of analysis as a basis, Cash Flow Analysis presents a clear, practical understanding of this banker's tool.

Case Study #2

The focus will be on developing both historical and projected cash flow to determine financial condition and debt-service capacity. A shortened write-up dealing with the financial analysis (excluding industry/business/management issues) will be required.

Analyzing Business Tax Returns

When lending to small and mid-sized businesses, the only source of reliable financial information is often the company's tax returns. Knowing which tax forms and schedules to use and how to interpret them correctly is a skill needed by today's commercial bankers, analysts, and business developers.

Analyzing Personal Financial Statements and Tax Returns

Whether it's lending directly to individuals, relying on their guarantees, or assessing owners, shareholders, and other key players in business-lending situations, a working knowledge of how to analyze personal financial statements is vital to anyone involved in small business and middle-market lending. Coupling tax returns to personal statements closes the gap in the complete analysis of individuals in commercial transactions.

Case Study #3

The focus is on developing the business cash flow and personal cash flow for an S corporation and its owner(s) with a view to determining where the cash flow is and what debt-service capacity exists.

Structuring Commercial Loans I

Following the coursework that focuses on assessing financial condition and cash flow, this class examines borrowing causes, sources of repayment, and the role of capital structure in

loan structuring. Appropriate loan structures related to key types of borrowing needs (seasonal, term, and permanent working capital) are identified. When structuring loans, a key element is to establish appropriate loan covenants. Working with several case studies, the participants will gain experience in determining proper loan structure based on the borrowing cause and in setting meaningful loan covenants.

Writing the Credit Analysis

This course focuses on skills needed to write an effective credit memorandum. Participants learn techniques for creating, analyzing, improving and reviewing their own credit write-ups. They apply these techniques in class individually and in small group exercises. The instructor demonstrates and explains, and the participants then practice critiquing, writing, and revising credit memorandum excerpts.

Case Study #4

This exercise is the “final exam,” a comprehensive case study involving one or more corporate borrowers and individual guarantors. Each participant will be required to prepare and submit an individual credit write-up covering all aspects that need to be addressed (industry, management, financial analysis, and recommendations). There also will be group presentations to a credit committee on a rotational basis, as well as written critiques addressing both the written skills and credit skills on the individual credit.

OPTIONAL COURSES:

Commercial Real Estate Lending I

Supplement your commercial lending education offering with the option of adding our one-day Commercial Real Estate Lending I course for an additional fee.

This course presents commercial real estate lending concepts and techniques for income-producing properties. Participants will learn key loan repayment sources, how to formulate conclusions with respect to a property’s success, net operating income (NOI) and its components, the role of appraisals and environmental assessments, and characteristics or key elements of various property types. In addition, participants will gain an appreciation for the important issues surrounding real estate finance and the skill of knowing when you should take additional steps that require more specialized support.

Self-Directed Online Learning Reinforcement Bundle

Complement and reinforce the concepts learned throughout the program with the option of adding our Self-Directed Online Learning Reinforcement Bundle for an additional fee.

These modern, updated courses take your acumen to another level. You will demonstrate your understanding of key concepts using highly engaging case studies and interactivities done at

your own pace.

- **Borrower Analysis: Qualitative Factors:** Learn how to analyze and evaluate your borrower’s market condition and management experience.
- **Balance Sheet Analysis:** Develop the skills to evaluate the strength of a balance sheet.
- **Income Statement Analysis:** Learn how to apply income statement measures to analyze the profitability of a company.
- **Combined Balance Sheet & Income Statement Analysis:** Learn how to interpret repayment risks through analyzing a company’s balance sheet and income statement.
- **Structuring Commercial Loans:** Learn how to analyze relevant information to structure commercial loans that balance a bank’s risk appetite with meeting client needs.

Faculty



The Commercial Lending School exceeded my expectations in its relevance to my current role. I found the material and instruction engaging and even at times entertaining! Encouraging open dialogue was also refreshing. Thank you for the excellent instruction and experience!

—Chris D. New Jersey Economic Development Authority

The school's faculty is specifically qualified for and actively involved in banking, finance, analysis, business, training, and/or executive education. They are all active RMA instructors.

Instructors



C. Lee Parmenter, Ed.D.

Arrocon, Inc.

With over 30 years in the financial services industry, Lee has worked as a commercial lender, commercial real estate underwriter, facilitator, and instructional designer. Through the years, as a Vice President for Bank of America, US Bank, and Security Pacific Bank (to name a few), she's managed teams and assisted units in becoming successful both in terms of production and performance reviews. Always in the top 10% of revenue producers, Lee believes in creating success and brings that passion to the classroom.

Lee completed her Bachelor's in Business Administration in Economics, her Master's in Business Administration, and holds a Doctorate in Education.



James J. McKenna

Rosendale Central Management Corp

McKenna is the President of Rosendale Central Management Corp., a consultancy providing services to the financial services industry, attorneys, and non-financial corporations. He was formerly a Wachovia executive vice president with extensive experience in commercial lending, loan administration, credit portfolio management, lender training and development, workout, turnaround, crisis management, strategic planning, and management of commercial bank, merchant bank, and trade financing activities, both domestically and internationally.

Schedule

Eastern Time

To Learn More

Please contact Josh Mayer,
Sr. Manager, Curriculum,
at jmayer@rmahq.org.

[View the cancellation policy here.](#)

April '24

30

Kickoff

10:00am – 11:00am

May '24

7

Credit Analysis Basics

10:00am – 12:30pm

2:30pm – 5:00pm

9

Credit Analysis Basics

10:00am – 12:30pm

2:30pm – 5:00pm

14

Case Study #1

10:00am – 12:30pm

2:30pm – 5:00pm

21

Cash Flow Analysis I

10:00am – 12:30pm

2:30pm – 5:00pm

23

Cash Flow Analysis I

10:00am – 12:30pm

29

Cash Flow Analysis I

10:00am – 12:30pm

2:30pm – 5:00pm

30

Cash Flow Analysis I

10:00am – 12:30pm

June '24

4

Case Study #2

10:00am – 12:30pm

2:30pm – 5:00pm

11

Analyzing Business

Tax Returns

10:00am – 12:30pm

2:30pm – 5:00pm

13

Analyzing Business

Tax Returns

10:00am – 12:30pm

18

Analyzing Personal Financial

Statements and Tax Returns

10:00am – 12:30pm

2:30pm – 5:00pm

20

Analyzing Personal Financial

Statements and Tax Returns

10:00am – 12:30pm

25

Case Study #3

10:00am – 12:30pm

2:30pm – 5:00pm

July '24

2

Structuring Commercial

Loans I

10:00am – 12:30pm

2:30pm – 5:00pm

3

Structuring Commercial

Loans I

10:00am – 12:30pm

9

Writing the Credit Analysis

10:00am – 12:30pm

2:30pm – 5:00pm

11

Writing the Credit Analysis

10:00am – 12:30pm

30

Loan Committee

Presentations

10:00am – 12:30pm (Group 1)

2:30pm – 5:00pm (Group 2)

August '24

1

Loan Committee

Presentations

10:00am – 12:30pm (Group 3)

2:30pm – 5:00pm (Group 4)

6

Commercial Real Estate

Lending I (Optional)

10:00am – 12:30pm

2:30pm – 5:00pm

8

Commercial Real Estate

Lending I (Optional)

10:00am – 12:30pm

REGISTER FOR

[Commercial Lending School](#)



About Risk Management Association (RMA)

Founded in 1914, the Risk Management Association is a not-for-profit, member-driven professional association whose sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA promotes an enterprise approach to risk management that focuses on credit risk, market risk, and operational risk. Headquartered in Philadelphia, Pennsylvania, RMA has 1,600 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the Association by 41,000 individuals located throughout North America, Europe, Australia, and Asia/Pacific.

Our members rely on us to keep them abreast of important industry trends and prepare them to face new challenges head-on. Our sound risk management principles are developed for members, by members, and help to build safer, stronger financial institutions, impacting local communities and the global economy.

All of this makes RMA unique - we are the only comprehensive source of risk management tools and education that has spanned the last 100 years. And we look forward to the next 100 as we help the industry come together on the transformative issues of climate, cyber, culture, technology, and more.

