

The RMA Commercial Lending School

The gold standard in comprehensive credit training.

Hosted Live Online

January 7 - March 31, 2026

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Commercial Lending School

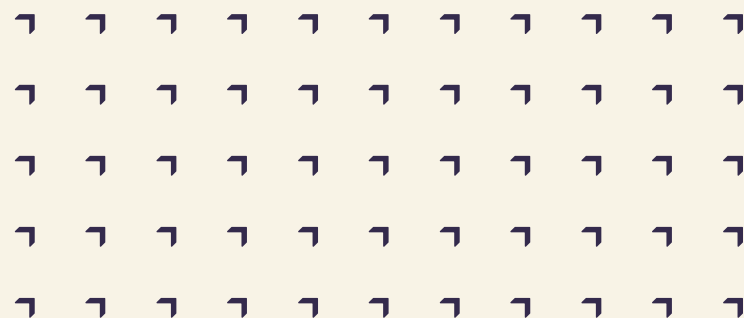


Banking is fast-paced and ever-changing, and it doesn't slow down when you have new analysts and lenders to train. That's where the RMA Commercial Lending School comes in. We're your one-stop, turnkey credit training program that runs year-round so you never have to worry about how you will develop confident, productive bankers.

CLS Overview

Trusted by hundreds of institutions and growing, you can count on RMA's experience to deliver results. The RMA Commercial Lending School offers a thoughtfully designed group of six core subjects combined with four custom case studies:

- 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



About the School



Overview

- Twenty eight 2.5-hour live online learning sessions and one capstone presentation.
- Group collaboration and independent work outside the classroom.
- Six core courses and four case studies balance the learning experience.
- Digital badge for certificate of completion.
- Qualifies for 55.0 NASBA CPE hours

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?

- **High-Touch:** the faculty reviews all work, providing feedback along the way and individual coaching as needed to enable participants to gauge their progress.
- **Experiential:** a capstone project pulls all learned concepts together into a simulated loan committee presentation.
- **Rigorous:** case assignments and exercises provide practice and reinforcement between class sessions.
- **Intelligently curated:** a logical flow of information and balanced course offerings mean participants develop and strengthen skills in all stages of the program.
- **Consistent:** the same faculty is used throughout the school, improving instructor/participant rapport and the quality of learning.
- **Validating:** the digital credential allows participants to showcase and verify their skills

Curriculum

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



Credit Analysis Basics

This segment uses two case studies to review credit concepts and assess current skill levels. Through active learning exercises involving identification of business risks and financial analysis, participants will reinforce and improve competencies, learn new skills, and inventory their own levels.

Case Study #1: Creditworthiness of Borrower

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 most 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 analysis as a basis, Cash Flow Analysis presents a clear, practical understanding of this banker's tool.

Case Study #2: Business Cash Flow Techniques

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 financial analysis (excluding industry/business/management issues) will be required.

Analyzing Business Tax Returns

When lending to small and midsize 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 you're extending credit directly, relying on personal guarantees, or evaluating key individuals in business loans, mastering analysis of personal financials is critical for success in small and middle-market lending. Combining personal financial statements with tax returns provides a holistic view, enabling you to make confident, informed lending decisions.

Case Study #3: Cash Flow from Tax Returns and Personal Financial Statements

The focus is on developing business and personal cash flow for an S corporation and its owner(s) to determine cash flow sources and debt-service capacity.

Structuring Commercial Loans I

Building on coursework focused on financial condition and cash flow, this class examines borrowing causes, repayment sources, and the role of capital structure in loan structuring. Appropriate structures for key borrowing needs (seasonal, term, and permanent working capital) are identified. A key element in structuring loans is establishing appropriate covenants. Through several case studies, participants gain experience determining proper loan structures based on borrowing causes and setting meaningful covenants.

Writing the Credit Analysis

This course develops the 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 individually and in small groups, while the instructor demonstrates, explains, and guides practice in critiquing, writing, and revising credit memorandum excerpts.

Case Study #4: Capstone Loan Committee Presentation

This “final exam” is a comprehensive case study involving one or more corporate borrowers and individual guarantors. Each participant must prepare and submit an individual credit write-up covering industry, management, financial analysis, and recommendations. Group presentations to a credit committee will be made on a rotational basis, along with written critiques assessing both written and credit skills.

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

OPTIONAL COURSE:

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.



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



**Thomas Carlin | President
The Financial Training Group Ltd. | New York, New York**

Thomas Carlin is president of The Financial Training Group Ltd., designers and implementers of training systems for the financial services industry including credit skills, international banking, selling and negotiations skills, and product knowledge. Tom has worked both domestically and internationally as a line lending officer and as a consultant to banks in the design and implementation of technical training programs. His banking career includes First Pennsylvania Bank and Bankers Trust. Tom holds a B.A. from Villanova University and a master's degree in international management from the American Graduate School of International Management.



Charles Noble | Retired, Bank of America

Charlie Noble has made a career in Banking for 41 years. Beginning as a part time teller, Charlie ended his career as a Commercial Lender, mentoring young commercial lenders through the underwriting process, industry and financial analysis, and structuring of deals. Whether in the classroom or out in the field, he coached them on how to approach a prospective client, how to ask the right questions to get enough information to process a loan request, and how to close the deals. Through questioning and storytelling, his classroom approach encourages everyone to participate.



Kathy Brothers, Esq. | Sebastian, Florida

Kathy Brothers has over 30 years of experience in international and domestic commercial banking, including underwriting, business development, lending, and all areas of credit management. She served as Chief Credit Officer of a Nashville area bank. She practiced law in both Kentucky and Tennessee, where she was the managing partner of a Nashville area law firm specializing in real estate.

Kathy received her BA in political science (Phi Beta Kappa) from the University of Kentucky, a JD from the UK College of Law, and an MA in international business from the Patterson School of Diplomacy and International Commerce at UK.

Schedule

Eastern Time

To Learn More

Please contact Josh Mayer, Sr. Manager,
Curriculum, at jmayer@rmahq.org.
View the cancellation policy [here](#).



January '26

Kickoff

10:00 - 11:00am
Wednesday, January 7, 2026

Credit Analysis Basics

10:00am - 12:30pm
Monday, January 12, 2026
Tuesday, January 13, 2026
Wednesday, January 14, 2026
Thursday, January 15, 2026

Case Study 1

10:00am - 12:30pm
Tuesday, January 20, 2026
Wednesday, January 21, 2026

Cash Flow Analysis I

10:00am - 12:30pm
Tuesday, January 27, 2026
Wednesday, January 28, 2026
Thursday, January 29, 2026

February '26

Cash Flow Analysis I

10:00am - 12:30pm
Tuesday, February 3, 2026
Wednesday, February 4, 2026
Thursday, February 5, 2026

Case Study 2

10:00am - 12:30pm
Tuesday, February 10, 2026
Wednesday, February 11, 2026

Analyzing Business Tax Returns

10:00am - 12:30pm
Tuesday, February 17, 2026
Wednesday, February 18, 2026
Thursday, February 19, 2026

Analyzing Personal Financial Statements & Tax Returns

10:00am - 12:30pm
Tuesday, February 24, 2026
Wednesday, February 25, 2026
Thursday, February 26, 2026

March '26

Case Study 3

10:00am - 12:30pm
Tuesday, March 3, 2026
Wednesday, March 4, 2026

Structuring Commercial Loans I

10:00am - 12:30pm
Tuesday, March 10, 2026
Wednesday, March 11, 2026
Thursday, March 12, 2026

Writing the Credit Analysis

10:00am - 12:30pm
Tuesday, March 17, 2026
Wednesday, March 18, 2026
Thursday, March 19, 2026

Office Hours

Tuesday, March 31, 2026
10:00 - 10:30am

April '26

Loan Committee Presentation

Tuesday, April 7, 2026
Group 1: 9:00 - 10:45am
Group 2: 11:00am - 12:45pm

Loan Committee Presentation

Wednesday, April 8, 2026
Group 3: 9:00 - 10:45am
Group 4: 11:00am - 12:45pm

Commercial Real Estate Lending I (Optional)

Tuesday, April 14, 2026
10:00am - 12:30pm

Commercial Real Estate Lending I (Optional)

Wednesday, April 15, 2026
10:00am - 12:30pm

Commercial Real Estate Lending I (Optional)

Thursday, April 16, 2026
10:00am - 12:30pm

Register Now to Reserve your Seat.

Attendance is required at every session listed above.

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ProSight Financial Association

ProSight Financial Association was formed through the merger of two trusted non-profit organizations, BAI (Bank Administration Institute) and RMA (Risk Management Association), each with over a century of dedication to the financial services industry. This strategic combination brings together RMA's expertise in commercial banking and risk management with BAI's strength in retail banking and regulatory compliance. It's a complementary union of two organizations that have always had their members' and customers' best interests in mind.

ProSight is uniquely positioned to support financial institutions in navigating evolving customer needs, technological advancements, and increasingly complex risk and compliance landscapes, equipping financial professionals with industry-leading expertise to stay ahead of evolving challenges. ProSight's trusted resources include industry-leading training, comprehensive thought leadership, events and decision support solutions related to key topics such as risk, compliance, fraud, retail, and commercial banking.

ProSight fosters exclusive peer-sharing and networking opportunities, enabling professionals to build meaningful connections and expand their knowledge. Through roundtable events, conferences, seminars, and local chapters across North America, stakeholders gain valuable insights and relationships that drive professional success.

ProSight also offers industry-leading tools, workbooks, and frameworks focused on risk, compliance, and fraud management, along with comprehensive training and professional development opportunities. Through objective research and benchmarking, ProSight provides insights that empower financial professionals to navigate challenges with confidence.

Note: As a not-for-profit, professional association, ProSight does not lobby on behalf of the industry.

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