

The RMA Commercial Lending School

The gold standard in comprehensive credit training.

Hosted Live Online

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Commercial Lending School (CLS) only

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CLS with Optional Commercial Real Estate Lending I Class

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CLS with Optional Self-Directed Online Learning Bundle

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For All Three



Overview



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.

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 plus popular and relevant 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 School



Overview

- Twenty eight 2.5-hour live online learning sessions and one capstone presentation (Thirty one if you add on CREL I).
- 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 87 NASBA 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?

- **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.



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

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 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 midsized 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 the analysis of personal financials is critical for success in small business 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

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.

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

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



Robert "Chris" Province | Certified Public Accountant

Robert "Chris" Province is a CPA living in Austin Texas. Chris has consulted with banks on the west coast and throughout the United States assisting them in their commercial lending departments for over 20 years. He has advised many banks including Wells Fargo Bank and Bank of the West on best lending practices including reviewing and analyzing financial statements and tax returns. Chris is a subject matter expert for various courses offered by RMA and has authored and updated numerous banking-related courses for RMA. In addition to his time spent in banking, he also advises a diverse group of clients and specializes in tax, accounting, and management advisory services for closely held businesses and individuals. He is also a member of the RMA Accounting and Tax Committee. Chris is a licensed CPA in California, North Carolina, and Texas. He earned a B.S. degree in accounting and finance from California State University, Northridge.



Thomas MacDonald | Chief Risk Officer, Main Community Bancorp

Thomas MacDonald is Chief Risk Officer for Maine Community Bank, and has overall responsibility for the Enterprise Risk, Compliance, Audit, Credit Administration, and Information Security areas. He joined the bank in 2006, and has over 35 years of banking experience. His prior work experience includes time with TD Bank and Fleet Bank (BOA) in various risk capacities.

Tom is a graduate of the University of Maine, earning a B.S. in Business Administration. He graduated with an M.B.A. from the University of Southern Maine in 2008. He was an RMA Maine Chapter Board member for twenty years and has been involved with multiple RMA committees on a national level. He has produced and delivered training at his bank and for the RMA Maine Chapter for the past 25 years.

Schedule

Eastern Time

To Learn More

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



July '24

8
Kickoff
10:00am – 11:00am

15
Credit Analysis Basics
10:00am – 12:30pm
2:30pm – 5:00pm

17
Credit Analysis Basics
10:00am – 12:30pm
2:30pm – 5:00pm

22
Case Study #1
10:00am – 12:30pm
2:30pm – 5:00pm

29
Cash Flow Analysis I
10:00am – 12:30pm
2:30pm – 5:00pm

31
Cash Flow Analysis I
10:00am – 12:30pm

August '24

5
Cash Flow Analysis I
10:00am – 12:30pm
2:30pm – 5:00pm

7
Cash Flow Analysis I
10:00am – 12:30pm

12
Case Study #2
10:00am – 12:30pm
2:30pm – 5:00pm

19
Analyzing Business Tax Returns
10:00am – 12:30pm
2:30pm – 5:00pm

21
Analyzing Business Tax Returns
10:00am – 12:30pm

26
Analyzing Personal Financial Statements and Tax Returns
10:00am – 12:30pm
2:30pm – 5:00pm

28
Analyzing Personal Financial Statements and Tax Returns
10:00am – 12:30pm

September '24

4
Case Study #3
10:00am – 12:30pm
2:30pm – 5:00pm

9
Structuring Commercial Loans I
10:00am – 12:30pm
2:30pm – 5:00pm

11
Structuring Commercial Loans I
10:00am – 12:30pm

16
Writing the Credit Analysis
10:00am – 12:30pm
2:30pm – 5:00pm

18
Writing the Credit Analysis
10:00am – 12:30pm

October '24

7
Loan Committee Presentations
9:00am – 10:45am (Group 1)
11:00am – 12:45pm (Group 2)
1:15pm – 3:00pm (Group 3)
3:15pm – 5:00pm (Group 4)

15
Commercial Real Estate Lending I (Optional)
10:00am – 12:30pm
2:30pm – 5:00pm

16
Commercial Real Estate Lending I (Optional)
10:00am – 12:30pm

Attendance is required at every session listed above.

Register for [Commercial Lending School](#)



About RMA

For more than 100 years, RMA has been laser focused on one thing: helping its members in the world's financial institutions better understand and address risk. As a trusted partner, RMA has weathered the many economic ups and downs of the last century alongside its members, which now number 1,600+ financial institutions of all sizes, from multi-nationals to local community banks. These institutions are represented by over 51,000 individual RMA members located throughout North America, Europe, Australia, and Asia.

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.

rmahq.org/ignite