



The **RMA** Commercial Lending School

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

BLENDING FORMAT (IN-PERSON AND VIRTUAL)

DATES

April 24, 2024 to June 26, 2024

Sessions will be in-person while the case studies will be held via Zoom

LOCATION

Bank of Marin

5074 Redwood Blvd Ste 100
Novato, CA 94947

NOTE: This particular offering in Novato, Ca, is only available to RMA members. However, there are [other offerings of CLS](#) open to everyone. Learn more about [RMA Membership here](#).

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 flexible training you need as a busy professional. That means not only spacing out the program to allow for life's other important obligations, but having the face-to-face social interaction and networking you desire while offering several virtual "work from anywhere" days to ease logistics and travel. On virtual days, you'll join your peers on Zoom and can look forward to the same rich learning experience you would expect in-person.

Key Features

- Nine in-person days for rich, personal interaction (10 if you add on CREL I) and three days of virtual sessions.
- 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 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 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



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 | Maine 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

Pacific Time

To Learn More

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

[View the cancellation policy here.](#)

April

24

Credit Analysis Basics

8:30am – 5pm

In-Person

25

Credit Analysis Basics

8:30am – 5:00pm

In-Person

May

9

Cash Flow Analysis I

8:30am – 5:00pm

In-Person

16

Case Study #2

9:00am – 11:30am

1:30pm – 4:00pm

Virtual

22

Analyzing Business

Tax Returns

8:30am – 5:00pm

In-Person

23

Analyzing Personal Financial Statements and Tax Returns

8:30am – 5:00pm

In-Person

30

Case Study #3

9:00am – 11:30am

1:30pm – 4:00pm

Virtual

June

5

Structuring Commercial Loans I

8:30am – 5:00pm

In-Person

6

Writing the Credit Analysis

8:30am – 5:00pm

In-Person

26

Loan Committee Presentations

8:30am – 5:00pm

In-Person

27

Commercial Real Estate Lending I (Optional Course)

8:30am – 5:00pm

In-Person

May

2

Case Study #1

9:00am – 11:30am

1:30pm – 4:00pm

Virtual

8

Cash Flow Analysis I

8:30am – 5:00pm

In-Person

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.

