



PBA Professional Development offers:

The Essentials of Commercial Lending Extended Learning School

October 5, 2011

8:15 a.m. – 4 p.m.

October 6, 2011

8:15 a.m. – 3:30 p.m.

Pennsylvania Bankers Association

3897 North Front Street

Harrisburg, PA 17110

*The PBA has been accepted as a program sponsor
by the Pennsylvania State Board of Accountancy.*

*This program qualifies for a total of fourteen (14)
hours of continuing education credit.*

*14.5 Certified Lender Business Banker (CLBB)
credits through the Institute of Certified Bankers (ICB)*

Who Should Attend

Commercial credit analysts and business development officers with a suggested 1-2 years of experience would benefit from attending this school, as well as branch managers and other individuals needing to gain fundamental commercial lending knowledge.

Professionals Dedicated to Your Success

Purpose

The Essentials of Commercial Lending EXL is designed to provide information for any bank employee interested in learning the basics of commercial lending.

Program Overview

The Essentials of Commercial Lending Extended Learning School (EXL) provides participants with the fundamental skills needed to evaluate commercial credit, structure loans and make effective lending decisions. Completion of the program provides a solid lending foundation and also prepares students to attend the PBA School of Commercial Lending.

Program Content

During this program, the concepts below will be covered in-depth to help participants learn how to use an applicant's financial information to make credit decisions and structure loans properly. They will also learn techniques that help the lender identify the underlying reasons for borrowing. Case studies will further enhance participants' knowledge using real world scenarios.

October 5

- The Business of Banking
- What is Financial Analysis
- How a Business Operates
- Accounting for Business Operations
- Mental Picture
- Component Analysis
- Comparative Analysis
- Common-Size Analysis
- Ratio Analysis

October 6

- Cash Flow Analysis
- Statement of Cash Flows
- Case Studies

About the Speaker

John Barrickman, President of New Horizons Financial Group, Atlanta, Ga., is the author of the curriculum for the Extended Learning (EXL) Program, as well as the Level 200 Commercial Lending Curriculum. Mr. Barrickman has also created and presented numerous courses on lending to bankers in Central and Eastern Europe.

Registration Information

Members - \$675

Non-Members - \$1,012.50

The registration fee includes all seminar sessions, materials, luncheon and breaks. Please mail the enclosed registration form and payment to:

Pennsylvania Bankers Association

Attn: Registrar

3897 North Front Street

Harrisburg, PA 17110

Tel: (717) 255-6900

Fax: (717) 233-1477

Hotel Information

Staybridge Suites Harrisburg/Hershey

920 Wildwood Park Drive

Harrisburg, PA 17110

(717) 233-3304

Days Inn Harrisburg North

3919 N. Front Street

Harrisburg, PA 17110

(717) 233-3100



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2011 Schedule

September

Group 8 Fall Group Meeting & Golf Outing
September 6 • Indiana Country Club • Indiana

Group 6 Fall Group Meeting & Golf Outing
September 7 • Sunnehanna Country Club • Johnstown

Quarterly Compliance
September 15 • PBA Training Room • Harrisburg

Group 4 Fall Group Meeting & Golf Outing
September 20 • Eagles Mere Country Club • Eagles Mere

Human Resources
September 21 • PBA Training Room • Harrisburg

Group 5 Fall Group Meeting & Golf Outing
September 27 • Bent Creek Country Club • Litiz

October

Essentials of Commercial Lending EXL
October 5-6 • PBA Training Room • Harrisburg

School of Trust
October 3-6 • The Wildwood Conference Center,
Harrisburg Area Community College • Harrisburg

Group 2 Fall Group Meeting & Golf Outing
October 4 • St. David's Golf Club • Wayne

Group 3 Fall Group Meeting & Golf Outing
October 11 • Glenmaura National Golf Club • Moosic

Wealth Management & Trust Conference
October 24 -26 • The Hershey Lodge and Convention
Center • Hershey

November
Cash Flow
November 3 • PBA Training Room • Harrisburg

Quarterly Compliance
November 8 • PBA Training Room • Harrisburg

Lending Conference
November 17 - 18 • Hotel Hershey • Hershey

December

Comprehensive Risk Management Training
December 6 • PBA Training Room • Harrisburg



REGISTRATION & INVOICE
Essentials of Commercial Lending
October 5 – October 6, 2011

Pennsylvania Bankers Association • 3897 North Front Street • Harrisburg • Tel. (717) 255-6900

Enclosed is a credit card or check made payable to the Pennsylvania Bankers Association for \$_____ for _____ registration(s) at \$675 per person for member. The non-member bank fee is \$1,012.50 per person.

Name _____ Nickname _____

Title _____

Bank _____

Address _____

City, State, Zip _____

Tel _____ Fax _____

E-Mail _____ Emergency Tel _____

Bank Deposit Size (round figures): _____

Method of Payment:

*PBA accepts check, Visa and Master Card. All credit card payments must be processed through online registration. Please visit <http://www.pabanker.com/eventsInfo/calendar.htm>; find the seminar title and click on register now

Please mail registration information to:

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3897 North Front Street
Harrisburg, PA 17110
Tel: (717) 255-6900
Fax: (717) 233-1477

For database purposes, we request only one (1) registrant per form. Please make additional copies of the registration form as needed. Keep a copy for your records. PBA does not send confirmations. If you have questions, call (717) 255-6900.

NOTE: Registrations are accepted at the member fee for PBA regular, associate and affiliate members and staff of regulatory agencies. All registrations are subject to a 20 percent cancellation fee. A 50 percent retention of the registration fee applies to cancellation requests five (5) to ten (10) business days prior to the seminar date; however, NO refunds will be issued for cancellations made within 5 business days of the seminar date or for "no-shows." All requests for refunds must be made in writing to PBA. All registrations received by any means of communication are subject to this cancellation clause. The PBA does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.