



# COMMERCIAL LENDING SCHOOL

**WHEN:** October 17-21, 2022 | **WHERE:** NCBA Training Room, First Bank Raleigh HQ, North State Bank HQ

The North Carolina Bankers Association and the Carolinas–Virginias Chapter of the Risk Management Association will hold its 2022 Annual School from October 17 to October 21. The School offers three levels of instruction to commercial lending and banking professionals, allowing attendees the opportunity to learn important fundamental principles in commercial lending while enjoying the comradery of others in the banking field.

## Participants will:

- Learn credit fundamentals and principles as a basis for sound lending practices, and gain skills needed for obtaining verbal and written information needed in the decision-making process.
- Explore certain considerations in the lending process that have proven to be pitfalls for the inexperienced commercial lending officer improve their ability to collect, analyze, and evaluate loan information.
- Gain a heightened appreciation of their professional code of conduct based on established banking ethics.

These intensive five day courses focus on topics critical for individuals advancing in the field of commercial lending. The courses emphasize case studies and requires preparation before attending as well as throughout the week of the school. Topics of instruction include:

First Year	Second Year	Third Year
<ul style="list-style-type: none"> <li>• Tax Return Analysis for Individuals</li> <li>• Tax Return Analysis for Businesses</li> <li>• Framework for Credit Structuring</li> <li>• Analyzing Cash Flow</li> <li>• Real Estate Underwriting Tools</li> <li>• Basic Considerations &amp; Risks in R/E Lending</li> <li>• Income Property Analysis</li> <li>• Lending to Small Businesses</li> <li>• Intro to Problem Loan Management</li> </ul>	<ul style="list-style-type: none"> <li>• Secured Lending</li> <li>• Personal Development</li> <li>• Financial Projections</li> <li>• Hotel Lending</li> <li>• Sustainable Growth</li> <li>• Commercial Properties – Office &amp; Industrial</li> <li>• Commercial Properties – Retail</li> <li>• Commercial Loan Structuring</li> </ul>	<ul style="list-style-type: none"> <li>• Commercial Properties – Multi-Family</li> <li>• Commercial Construction Lending</li> <li>• Managing &amp; Monitoring Credit Risk</li> <li>• Residential Construction Lending</li> <li>• Strategic vs. Tactical Risk Management</li> <li>• Advanced Problem Loan Management</li> <li>• Appraisal Review, FDICA, FIRREA</li> </ul>

## Interested in attending the RMA Commercial Lending School?

Scan the QR code to the right or visit [www.ncbankers.org/rma/](http://www.ncbankers.org/rma/) in order to sign up and learn more about the program.

