



C & I LENDING IN TODAY'S COMPETITIVE MARKET

MARCH 3, 2021

This virtual seminar will begin with a brief overview of Commercial and Industrial (C&I) loan products including working capital lines of credit, ABL facilities, and equipment financing (loans/leases) and their typical structure.

The training session will also cover underwriting C&I loans including accounts receivable assessment and the use of a Borrowing Base Certificate (basic and advanced models), the valuation and quality of inventory, and the analysis of various equipment-related issues in lending. This portion of the seminar will also cover the proper evaluation of the borrower's financial statements.

Additionally, the seminar will cover documentation of C&I loans, collateral concerns, challenges with pricing, and managing the C&I loan portfolio. The seminar will conclude with a review of how to identify and market to new C&I loan prospects in today's competitive market.

OBJECTIVES:

- Review C&I lending
- Discuss C&I loan products and their typical structure
- Explore underwriting C&I loans including accounts receivable, inventory, and equipment financing
- Analyze the Borrowing Base Certificate (BBC)
- Evaluate the borrower's financial statements
- Review the documentation, collateral, pricing, and managing of C&I loans
- Develop the marketing of C&I loans in today's economy

About the Instructor



David L. Osburn, MBA, CCRA, is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm. His extensive professional background of over 30 years includes work as a Business Trainer/ Contract CFO and work as a bank commercial lender including the position of Vice President/Senior Banking Officer. His banking credentials include loan underwriting, loan work-out, management, and business development.

Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).



WHEN

March 3, 2021
9:00 a.m. - 3:30 p.m.

WHERE

Comfort of your desk

WHO SHOULD ATTEND

Commercial lenders, credit analysts, loan documentation specialists, branch managers, private bankers, and business development officers



COVID-19 UPDATE

The ABA takes the health and safety of members seriously. Given the impact of the coronavirus pandemic, ABA is offering this session as a virtual course. We appreciate your understanding and flexibility, and we look forward to bringing you a great virtual seminar.



Arkansas Bankers Association | Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

REGISTRATION FEES

ABA Members:

Early Registration Price: \$340; After February 10: \$390

Non-Members:

Early Registration Price: \$680; After February 10: \$780

CANCELLATION

Full registration fees will be refunded if a cancellation is received before February 17. No refunds will be given for cancellations made after February 17. All cancellations must be submitted in written format prior to the event.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

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MARCH 3, 2021

Bank/Company Name _____ Phone _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my:

- Mastercard  Visa 
- American Express  Discover 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____

(3-digit security code on back of your card)

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741. Please do not email credit card information.

Note: Non-Members must pay with credit card or check prior to the event.

Email: kami.coleman@arkbankers.org

Fax: (501) 376-9243

Mail: **Check Payable to:**
Arkansas Bankers Association
Professional Development Department
1220 West Third Street
Little Rock, AR 72201

ABA USE ONLY:

Registered: _____

Amount: _____

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