

Advanced School of Lending



March 16–18, 2027 | Courtyard by Marriott, Columbia

PROGRAM OVERVIEW

Lending continues to be one of the most crucial functions in banking today. Managing your bank's loan portfolio is becoming ever more challenging. Increased competition from new players, ever-changing regulations and rising risks are only a few of the factors a lending officer must face. The Missouri School of Lending has helped develop hundreds of banking lenders through a week-long comprehensive program of lending education. The Advanced Lending School is especially designed to build on that education and to meet the needs of lenders today whose responsibilities and scope of activities are expanding. The school's purpose is to meet the growing need for lenders to have the latest knowledge and preparation for complex lending situations.

Successful lenders today must acquire a broad knowledge and understanding of the many different lending scenarios and develop the skills required to manage them. The Advanced Lending School has been designed to reflect contemporary trends affecting the financial services industry. The Advanced Lending School faculty include experienced bankers and financial services professionals who are committed to sharing their knowledge and skills with program participants.

Make the transition from Lender to Leader by attending the Advanced Lending School!

SCHOOL OBJECTIVES

The Advanced Lending School has been created to meet specific learning objectives. This advanced school will meet those objectives using a case study approach. After attending this school, students will:

- ◆ Better understand and appreciate today's risk management and safety and soundness concerns.
- ◆ Improve small business lending and relationship management skills.
- ◆ Sharpen and expand analytical and decision-making proficiency.

BENEFITS OF ATTENDING

- ◆ Our faculty is top-notch in their field and you will have plenty of opportunity to share your questions and concerns during the school.
- ◆ You will get to share concerns and learn from other lenders in similar situations during case group work and throughout the school.
- ◆ You will receive a graduation certificate to document your ongoing commitment to your banking education.
- ◆ You will return to your bank a better asset and have new and valuable insights and solutions to more complex lending situations.

QUESTIONS

If you need further information about the Advanced Lending School, please contact the MBA Education Department at 573-636-8151.

ADMISSION REQUIREMENTS

For admission, an applicant must:

- ◆ Be a graduate of the Missouri School of Lending; or
- ◆ Must have more than five (5) years of lending experience, certified by the applicant's CEO or Senior Loan Officer.

Please Note: To ensure the most effective learning environment possible, enrollment is limited to the first 24 students registered. First Come-First Served. Early registrations are highly encouraged! Your registration form must be signed by your CEO or Senior Loan Officer.

GRADUATION REQUIREMENTS

Completion of the program requires:

- ◆ Attendance at all structured lectures.
- ◆ Attendance and participation in case group work.
- ◆ Attendance and participation in case group presentations.
- ◆ Completion of all additional assignments that may be required by the faculty.

DATES AND LOCATION FOR CLASSES

The Advanced Lending School will be held March 16 – 18. Classes will be held at Courtyard by Marriott in Columbia, Missouri.

SCHOOL SCHEDULE

Tuesday, March 16

- 9 a.m. Welcome and Orientation
- 9:30 a.m. Group General Session
- Noon Lunch Break
- 1 p.m. First Case Group Session
- 5 p.m. Adjourn

Wednesday, March 17

- 8 a.m. Second Case Group Session
- Noon Lunch Break
- 1 p.m. Third Case Group Session
- 5 p.m. Adjourn
- 6 p.m. Joint Dinner and Program with School of Lending

Thursday, March 18

- 8 a.m. Fourth Case Group Session
- Noon Lunch Break
- 1 p.m. Final Group General Session
- 3 p.m. Final Adjournment

REGISTRATION AND TUITION INFORMATION

Tuition includes all instruction, supplemental materials, refreshment breaks, one lunch and one dinner.

Member Enrollment Fee:\$1200

Non-Member Enrollment Fee:\$3000

Please complete and return the registration form included with this brochure. Make checks payable to Missouri Bankers Association.

Due to the limited enrollment, MBA members will be given first priority. Registration is limited to the first 24 fully paid registrants.

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REFUND POLICY

Full Refund.....On or before March 1, 2027
\$100 Cancellation Fee.....March 2 – 5, 2027
No Refunds.....After March 6, 2027
All requests for refunds must be submitted in writing to the School Registrar.

CASE STUDY APPROACH AND OVERVIEW OF CASES

The core of the Advanced Lending School centers around four case studies. Each case has been developed to address a wide variety of decision-making challenges typically presented to community bank lenders. The four cases could include:

- ◆ This company operates in the retail space with most revenues generated through company operated retail stores and, to a lesser extent, some revenues generated through a distribution channel that sells products to other retail stores. Most of the products are imported; however, the company does some light manufacturing. All products are targeted at the leisure aspect of the consumer and include: patio furniture, barbecue equipment, and indoor and outdoor fireplaces. The case is challenging and creates opportunities to develop strategies and provide analysis pertaining to real estate, working capital and acquisition financing, lease versus buy decision for a corporate aircraft, return on capital assessment, management succession and unique family issues when owning and managing a family business. The group will be asked to assess the situation and provide recommendations as well as review and discuss strategic corporate initiatives.
- ◆ Commercial real estate lending has been a major source of revenue for many banks. Traditional lending focused on one CRE transaction at a time. Traditional lending wisdom got many banks in trouble starting in 2007. During the period between 2007 and 2013, many banks incurred large CRE loan losses. Many of these banks failed. This case study will focus on today's commercial real estate lending pressure points and address the question: Is the banking industry already repeating mistakes made in the past?
- ◆ This comprehensive case study starts with a review of a new loan proposal and follow it through the various preparation stages all the way to a presentation to a large loan committee. During the discussion, participants will examine: the loan origination process; the role of the credit analyst; financial statement analysis; the role of the senior lender and the role of the large loan committee.
- ◆ An asset-based lending case that addresses the credit and operational risks associated with this type of small business lending. A range of topics will be discussed including structuring revolving lines of credit; the borrower's business operating cycle; projecting working capital requirements; establishing the borrowing base; defending against the deterioration of accounts receivable and inventory assets; and how to determine when it is time to term out revolving debt. All of these aspects will be incorporated into a case study.

Approximately four hours will be devoted to each case. The instructor will introduce and develop key variables, the operating cycle, typical financing requirements and borrower financial information. Case study groups will work each case independently for two hours. At the conclusion of group work, groups will present their findings and support their decisions. During the summary session students will be asked to present cases from various perspectives, including the lender, the stockholder and the regulator. The class will be divided into teams.

HOUSING INFORMATION

The MBA Advanced Lending School will be held at:

Courtyard by Marriott
3301 LeMone Industrial Blvd.
Columbia, MO 65201

Room block information coming soon.

DRESS ATTIRE

Casual attire is appropriate for all aspects of the school.

DISABILITIES

If you have any disabilities or dietary restrictions, please contact Eric Lawson at (573) 636-8151 or by email elawson@mobankers.com.

APPLICATIONS

Please complete the enclosed application to register for the Missouri School of Lending. Return this form by:

By mail to:

Missouri Bankers Association
ATTN: School Registrar
PO Box 57
Jefferson City, MO 65102

Or email signed application to:

Cheri Messerli — cmesserli@mobankers.com

We are unable to accept online or phone registrations because of the verification of the prerequisites. Applications must be signed by the student's supervisor or CEO.

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IMPORTANT: Please make a copy of this application for your files. It contains information on enrollment fees and the school cancellation policy. Complete both sides of this application

Please print or type the following information.

Name: _____
(As you wish it to appear on your certificate)

Nickname: (For badge) _____

Title: _____

Bank Name: _____

Bank Street Address: _____

Bank Post Office Box: _____

City/State/ZIP: _____

Business Telephone: _____

Email Address: _____

In case of emergency, contact: _____

Name: _____

Telephone: _____

Relationship to student: _____

EXPERIENCE

Please indicate years of experience in the following areas.

- | | |
|---|---|
| ☐ Loan Officer | ☐ Loan Administration |
| ☐ Credit Analysis | ☐ Documentation |
| ☐ Ag Lending | ☐ Consumer Credit |
| ☐ Commercial Lending | ☐ Chief Executive Officer |
| ☐ Bank Director | ☐ Supervisor-Loan Division |
| ☐ Others Please list _____ | |

TOTAL ASSETS OF BANK

- | | |
|---|---|
| ☐ Under \$50m | ☐ \$51-\$250m |
| ☐ \$251-\$500m | ☐ \$501-\$1b |
| ☐ Over \$1b | ☐ Bank Holding Co. |
| ☐ Others Please list _____ | |

APPLICANT & SUPERVISOR PLEASE READ & SIGN

Member Enrollment Fee:\$1200

Non-Member Enrollment Fee:\$3000

Enrollment fee includes instruction, supplemental classroom materials, refreshment breaks, one lunch and one dinner.

TO THE APPLICANT

I have read the brochure explaining the school requirements and the refund policy. I agree to abide by all requirements for participation associated with this school. I further certify that I am (check one)

- ☐ A graduate of the Missouri School of Lending. Indicate the year attended _____.
- ☐ I have _____ years of lending experience. (Must have more than five (5) years of lending experience.)

Applicants Signature _____

Date _____

TO THE SUPERVISOR

I have read the brochure explaining the school requirements. The submission of this application has been approved by the bank. I further certify the applicant's qualifications for admission to this school.

Supervisor's Name (Please print): _____

Title (Please print): _____

Supervisor's Signature: _____

Date: _____

METHOD OF PAYMENT

Please check the appropriate box. Tuition is per year, per student.

Payment by check or invoice.

- | | |
|---------------------------------|------------------------------------|
| ☐ MEMBER | ☐ NONMEMBER |
| \$1,200 | \$3,000 |

- ☐ Check enclosed, payable to Missouri Bankers Association
- ☐ Invoice the bank
- ☐ Credit Card Payment

Please Type or Print

Card No. _____

Exp. Date _____ CVV _____

Type or Print Name _____

Signature _____

