

SCHOOL OF LENDING

March 16–20, 2026 | Courtyard by Marriott, Columbia

The purpose of the MBA School of Lending is to prepare mid-level bankers and commercial loan officers to serve effectively and profitably by developing an understanding of your bank's risk appetite, risk tolerance, risk culture and the risks assumed in the loan portfolio.

BENEFITS OF ATTENDING

The faculty are top-notch banking veterans who will give you plenty of opportunity to ask questions, share concerns and learn from the best.

You will receive an information-packed manual. Each module contains learning concepts and resource materials. You will share ideas, concerns and solutions with other participants from similar institutions.

You will return to your bank as a valuable asset with a comprehensive and practical overview of banking. The school prepares you to tackle complex commercial lending situations and helps you boost your banking career.

ADMISSION REQUIREMENTS

For admission, an applicant must:

1. have a minimum of one year of experience in credit administration in a bank or have one year of experience in commercial lending or have five years of banking experience and a high school diploma (Completion of a college degree is desirable.)
2. have successfully completed ABA or other equivalent courses in accounting, analysis of financial statements, and money and banking or have a demonstrated knowledge

GRADUATION REQUIREMENTS

Completion of the Missouri School of Lending requires:

- attendance at all structured lecture and case study sessions
- a minimum score on daily quizzes and the post-test
- completion of all additional assignments that may be required by the faculty

Graduates will receive a school transcript and a certificate of completion.

TUITION AND REFUND POLICY

Tuition includes all instruction, supplemental materials, two lunches, refreshment breaks and two dinners.

Member fee	\$2,150
Nonmember fee	\$6,450

Tuition does not include housing, which must be arranged directly with the Courtyard by Marriott.

HOUSING AND CLASSROOM FACILITIES

Courtyard by Marriott
3301 LeMone Industrial Blvd.
Columbia, MO 65201
573-443-8000
Room Rate: \$109 plus tax | Cut off date: Feb. 14, 2026
Mention: Missouri Bankers Association

QUESTIONS

Please contact Cheri Messerli at MBA at 573-636-8151 or cmesserli@mobankers.com if you have any questions about the Missouri School of Lending.

DISABILITIES

Do you suffer from any disabilities that might influence housing assignments or seating assignments? If yes, please enclose a brief letter explaining how we may best accommodate your needs.

TENTATIVE SCHOOL SCHEDULE

Monday, March 16

7:30 – 8:50 a.m. Breakfast/ Registration
9 – 9:15 a.m. Welcome & Orientation
9:15 – 11 a.m. Class Begins
12:15 – 1 p.m. Lunch Break
1 – 5 p.m. Class Resumes
5:30 – 6:30 p.m. Dinner/ Reception

Tuesday, March 17

7 – 8 a.m. Breakfast
8 a.m. – Noon Class Begins
Noon – 1 p.m. Lunch Break
1 – 5 p.m. Class Resume
Adjourn for the Day

Wednesday, March 18

7 – 8 a.m. Breakfast
8 a.m. – Noon Class Begins
Noon – 1 p.m. Lunch Break
1 – 5 p.m. Class Resume
6 p.m. Joint Dinner and Program with
Advanced School of Lending

Thursday, March 19

7 – 8 a.m. Breakfast
8 a.m. – Noon Class Begins
Noon – 1 p.m. Lunch Break
1 – 5 p.m. Class Resume
5:30 – 6:30 p.m. Dinner/ Reception

Friday, March 20

7 – 8 a.m. Breakfast
8 a.m. – Noon Class Begins
Adjourn



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CURRICULUM

Foundation Concepts in Lending — This module begins with an overview of the business of banking and the role of the lender. The module introduces risk appetite, risk tolerance, risk culture and the risks assumed in the loan portfolio. The module introduces the elements of the external environment and identifies key variables or things within the business that management can manage to mitigate the impact of the external environment.

Understanding the Borrower's Business — This module examines how the typical business operates focusing on the operating, fixed asset, profit, life and cash cycles. It identifies key variables that are critical to the success of the business. The module demonstrates how financing needs arise, defines the sources of repayment and appropriate loan structures to meet financing needs.

Assessing The Risks Facing the Borrower — This module explores the risks impacting any business, including risks introduced by the economic environment, the borrower's industry and the borrower's market. The module begins with an overview of the risks introduced by the economic environment. The module reviews the role of business and competitive strategy and defines three basic types of competitive strategies — price, product differentiation and product focus. The module identifies the various factors influencing a company's choice of business strategy.

Assessing Borrower Financial Performance — Unlike previous modules, which covered the subjective aspects of financial analysis, this module considers the objective evaluation of a company's success in managing the critical key variables. Historical financial analysis is the primary tool used in the objective evaluation. This analysis includes income statement/balance sheet (component), comparative/common size, ratio and cash flow analysis. The module also addresses the analysis of personal financial statements and tax returns, as well as business tax returns.

Projecting Future Performance — Projections focus on quantifying the borrower's ability to make future payments based on past financial performance. This module first explores the concept by describing the information and tools used to prepare proformas, projections and cash budgets. The module then focuses on stress testing key assumptions to determine the potential volatility in earnings and cash flow and the impact on the borrower's ability to repay debt.

Loan Structure and Support — Previous modules have focused on understanding the borrower's business and quantifying the borrower's willingness and ability to repay debt. Equally important is structuring the loan to ensure that the amount of the loan is appropriate, primary and secondary sources of repayment have been identified and the term of the loan is reasonable. Although not a substitute for demonstrated ability to repay, loan support is useful in shoring up a loan that has a few potential weaknesses. This module defines loan support and identifies those situations where loan support may be required. It then presents four elements of loan support — collateral, guaranty, loan agreement and subordination agreement.

Responsible Commercial Real Estate Lending — Commercial real estate (CRE) lending, including financing owner occupied real estate, income property and acquisition/development/ construction, has been a significant source of loan volume and income for many banks. Unfortunately, this type of lending also has been a source of significant loan losses. This module will discuss responsibly financing the three broad types of commercial real estate property. The module will address information requirements, underwriting and monitoring these types of loans. The module also will focus on assessing environmental risks, appraisals and insurance.

Effective Relationship Management — This module focuses on developing and managing profitable customer relationships. The module opens with a discussion of the changing role of the lender. The elements of a value-added relationship are defined, with emphasis on how the lender can become a trusted adviser. The module then explores life cycle relationship management and effective customer calling. Profitably pricing relationships is often the hardest part of relationship management. The module outlines nine steps for more profitable relationship pricing. The module concludes with a discussion of negotiating skills to enhance the lender's ability to negotiate a fair relationship package for the borrower and the bank.

Identifying and Managing Problem Loans — Although problem loans are not always preventable, lenders can minimize losses from them with good underwriting, active monitoring, early problem loan identification and aggressive corrective action. This module draws on earlier material and presents new information to show how problem loans can be identified and what can be done to curtail losses — from meeting with the borrower to managing a bankruptcy.

Establishing Credit Discipline — This module, the final one of the course, outlines a framework for establishing credit discipline in a bank. The module then reviews the components of an effective credit administration process: a written loan policy, an asset quality rating system, a formal loan pricing system, an effective committee process, strong credit administration and loan review functions, well-trained lending officers and a positive lending environment. When combined, these components result in a quality loan portfolio. The integration of all the aspects of credit administration is termed credit discipline.

Case Studies — School of Lending students are assigned to a small case study group. Groups will apply concepts and techniques in a series of daily case study assignments. Students have the opportunity for active participation and sharing knowledge and insight with their peers. Emphasis is placed on decision-making. Each day will begin with a discussion of group findings.

Evaluating Management — This module examines the management process. The emphasis is on evaluating the management team focusing on aspects of management, including skills, integrity and core competence. The module also discusses tools available to the lender to evaluate management and monitor management performance.

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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

Total years of banking experience: _____

Total years of lending experience: _____

Total years of commercial lending experience: _____

Please indicate years of experience in the following areas.

- | | |
|---|--|
| <input type="checkbox"/> Real Estate Lending | <input type="checkbox"/> Ag Lending |
| <input type="checkbox"/> Consumer Lending | <input type="checkbox"/> Loan Administration |
| <input type="checkbox"/> Commercial Lending | <input type="checkbox"/> Credit Analysis |
| <input type="checkbox"/> Chief Executive Officer | <input type="checkbox"/> Documentation |
| <input type="checkbox"/> Supervisor-Loan Division | <input type="checkbox"/> Bank Director |
| <input type="checkbox"/> Others Please list _____ | |

Total Assets of Bank:

- ☐ Under \$50 m
☐ \$51 – \$250 m
☐ \$251 m - \$500 m
☐ \$501 m - \$1b
☐ Bank Holding Co.

Total Deposits of Bank

- ☐ Under \$50 m
☐ \$51 – \$250 m
☐ \$251 m - \$500 m
☐ \$501 M - \$1b
☐ Bank Holding Co.

EDUCATION

Please check the highest level achieved.

- | | |
|---|---|
| <input type="checkbox"/> HIGH SCHOOL | <input type="checkbox"/> SOME COLLEGE |
| <input type="checkbox"/> ASSOCIATE DEGREE | <input type="checkbox"/> BACHELOR'S DEGREE –
Other |
| <input type="checkbox"/> BACHELOR'S DEGREE –
Business Administration | <input type="checkbox"/> MASTER'S DEGREE –
Other |
| <input type="checkbox"/> MASTER'S DEGREE – Business | |

Banking schools attended:

- 1 Missouri School of Banking – Year _____
- 2 Other Banking Schools Please indicate: _____

APPLICANT PLEASE READ & SIGN

I have read the accompanying brochure explaining the school requirements, as well as the cancellation/refund policy. I agree to abide by all the requirements for participation associated with this school.

Applicant's
Signature _____ Date _____

NOMINATING OFFICER PLEASE READ & SIGN

The bank has approved the submission of this application. I verify the accuracy of the application. (Application must be signed by the bank CEO or president, department head or other executive officer duly authorized by the bank.)

Nominating Officer(print) _____

Title: _____

Signature: _____

Date: _____



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Please complete the following, indicating how/where you acquired a basic knowledge and understanding in the following areas.

ACCOUNTING

Basic concepts, including the accounting cycle, payroll records, reporting operating results, the accrual basis of accounting, partnership and corporate accounting

College or formal education

Course Title _____

Date Completed _____

Location _____

Other _____

ANALYZING FINANCIAL STATEMENTS

Characteristics of financial statements and their analysis, including the goals, methods, tools analysis, accounts receivable, inventories, balance sheets, profit and loss analysis, and their relationship to one another

College or formal education

Course Title _____

Date Completed _____

Location _____

Other _____

MONEY AND BANKING

The Federal Reserve system, monetary policy and its impact on financial markets and banks, fiscal policy and trends in banking

College or formal education

Course Title _____

Date Completed _____

Location _____

Other _____

TUITION FEES

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

Payment by check or invoice.

☐ **MEMBER**

\$2,150

☐ **NONMEMBER**

\$6,450

☐ 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 _____

REFUND POLICY

Full Refund.....On or before March 2, 2026

\$100 Cancellation Fee.....March 3 - 6, 2026

No Refunds.....After March 6, 2026

All requests for refunds must be submitted in writing to the School Registrar.

The Missouri School of Lending is unable to accept applications via phone or through MBA's website.

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

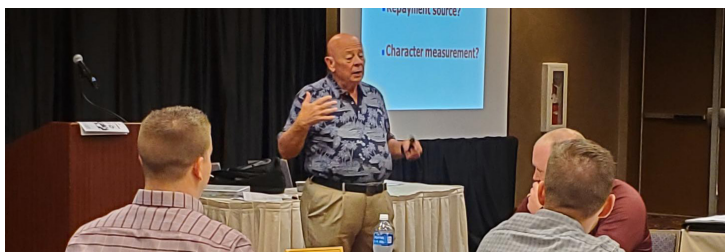
PO Box 57

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.



Missouri Bankers Association

207 E. Capitol Ave. | Jefferson City, MO 65101

573-636-8151 | mobankers.com