



Commercial Lending School

September 15 – 19, 2025

9 a.m. – 4 p.m.

Kentucky Society of CPAs
1735 Alliant Avenue, Louisville

How well do you really know the underwriting process in Commercial Lending? The purpose of this workshop is to enable participants to discover their level of proficiency in analyzing, approving, and managing commercial loans. This workshop will be composed of real-life comprehensive case studies where participants will be required to review case details and recommend a course of action.

The workshop involves minimum teaching of the analysis process because the purpose is for participants to display their analytical capabilities. This will encourage participants to discover their own area of strengths and weaknesses in the commercial lending underwriting process. However, during the analysis of case studies, instructors will lead discussions on participants' observations, analysis, documentation, recommendations, and management of the cases. This will allow instructors to recommend the most effective management process if the participants do not discover them.

The course is composed of real-life comprehensive case studies where the participants must read and solve the case. In doing so, they must demonstrate their commercial lending skill levels including:

- Analyzing Industry, Management, and Business Risks
- Understanding Credit Ratios for Commercial & Industrial to Determine Financial Strength
- Understanding Loan Structuring for Both Short-Term & Long-Term Loans
- Understanding Cash Flow and Global Cash Flow Analysis to Determine True Debt Coverage Ratio
- Understanding Financial Forecasting & Sustainability Growth Analysis
- Understanding Capital Budgeting Before Capital Assets are Acquired
- Utilizing Loan Agreement and Other Commercial Loan Documentation Required to Protect the Banks' Interest in Borrowers' Assets Pledged as Collateral
- Understanding How to Assign Credit Risk Ratings to Commercial, Industrial and Real Estate Loans
- Effective Loan Portfolio & Problem Loan Management
- Understanding of Other Credit Administration Issues Including Identification of Trouble Debt Restructuring and Principles Surrounding the Calculation of the Allowance for Loans and Lease Losses

- Principles of Commercial Real Estate Loans Including: Types of CRE Loans; Ratio Analysis; Types of Lease Agreement, and Loan Structuring
- Understanding Techniques in Writing an Effective Credit Memorandum
- Appendix Covering Major Commercial & Industrial and Commercial Real Estate Regulator Guidance

Who Should Attend

Directors
Senior Credit Officer
Senior Loan Officers
Commercial Loan Officers
Credit Analysts
Consumer Loan Officers
Commercial Branch Managers
Loan Review Officers
Auditors
Credit Administration Personnel

Check In & Materials

Registrants will check-in the first day of the program, Monday, September 15, 2025. Classes will begin immediately following check-in.

Tuition includes instruction, curriculum materials, and lunch. Curriculum materials will be distributed the first day of class. Participants should *bring their own calculator and supplies* for taking notes during class.

Meals

Lunch will be served. Participants will be on their own for dinner each evening.

Lodging

Should you need overnight accommodations we suggest: Holiday Inn Express, 1520 Alliant Avenue, Louisville (502) 240-0035; be sure to mention you are attending a KBA program to receive our rate.

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Speaker

Jeffery W. Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender for SouthTrust Bank (a large Southeastern Regional Bank) and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta (Community Bank). Most of his career has been spent in Credit Administration, Lending (Commercial, Consumer and Real Estate), Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individuals, Middle Market Companies, Small Businesses, Real Estate and Non-Profit Organizations and managed several loan officers with portfolio management responsibilities. Mr. Johnson is now a training professional in the banking industry actively teaching for fifteen state banking associations, Risk Management Association (RMA) and individual banks nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations."

Cancellation Policy

Applicants withdrawing before September 2, 2025 will be refunded all fees except a \$150 cancellation fee. There is no refund if an applicant withdraws after the deadline or fails to attend the school, with the exception of extenuating circumstances. Due to commitments and expenses, we cannot reverse, such as: handouts, food, beverages, room rentals, speaker fees, etc.; even extenuating circumstances will require partial refunds because of these expenses. Substitutions are welcome. Refund requests must be submitted in writing/email to the KBA.

Questions

Please contact Paula Cross at pcross@kybanks.com or (502) 736-1276. For a complete listing of KBA programs, or to register online, please visit www.kybanks.com.



Registration Form

Commercial Lending School (PDF)	\$1625 per person	September 15-19, 2025	Louisville
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Please copy this form for additional registrations.

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REGISTRANT _____	TITLE _____	Method of Payment <input type="checkbox"/> Send invoice <input type="checkbox"/> My check for \$_____ is enclosed. <input type="checkbox"/> Please charge my credit card \$_____ as noted below. <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> AmEx CARD NUMBER _____ EXPIRATION DATE _____ CARDHOLDER NAME _____ CARDHOLDER'S SIGNATURE _____ SEC CODE NUMBER (3 DIGITS ON BACK OF CARD) _____
BANK _____		
MAILING ADDRESS _____		
CITY STATE ZIP _____		
PHONE _____	FAX _____	
EMAIL (REQUIRED FOR REMINDER) _____		
SPECIAL ASSISTANCE / DIETARY NEEDS _____		

Please send registration to: Kentucky Bankers Association 600 West Main Street, Suite 400, Louisville, KY 40202 Scan and email registrations to pcrosskybanks.com		