



# ESSENTIALS OF COMMERCIAL LENDING SEMINAR

April 17-18, 2023 | 8:15 a.m.-4 p.m. | Virtual

Designed for branch managers, commercial lenders, small business lenders and credit analysts, the Essentials of Commercial Lending Seminar will provide you with the tools to: source better commercial lending opportunities; better match bank products and services to meet customer needs; more efficiently underwrite commercial loans; identify opportunities to broaden and deepen the borrower's relationship with the bank; and add value to the customer relationship. This program is approved for 13 CPE credits.

## COURSE OBJECTIVES

Upon completion of this course, the participant will be able to:

- Understand fundamental concepts in commercial lending;
- Develop a mental picture of the borrower's financial statement including mix of assets and liabilities, proportions of debt and equity, and trends in sales and margins;
- Describe how financing needs arise in a business and alternatives to meet those needs;
- Describe the types of financial statements prepared by business borrowers;
- Utilize "30 Second" analysis to quickly determine if the bank has a viable lending opportunity;
- Apply component, comparative, common-size, ratio, and cash flow analysis to assess a borrower's ability to repay debt; and
- More.

## MEET THE PRESENTER



**John Barrickman**  
**President**  
**New Horizons Financial Group**

John Barrickman has extensive experience in all aspects of banking, including retail banking, commercial lending, credit administration and credit training. He also served for five years as president and chief executive officer of a \$185 million financial institution. In addition, John has been a bank consultant focusing on risk management, credit process, strategic planning and all aspects of commercial lending.

**Members: \$675 | Affiliate Members: \$775 | Non-Members: \$1,013**

**Visit [www.pabankers.com](http://www.pabankers.com) to register today.**

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