2027 School of Commercial Lending

June 6-10, 2027

Penn Stater Conference Center ● State College

Director: William (Bill) Locher

Assistant Director:

Time	Sunday, June 6 Bank Logo	Monday, June 7 Team Jersey	Tuesday, June 8 Hawaiian/Floral	Wednesday, June 9 Patriotic	Thursday, June 10
8:00		8:00 - 10:00 **Accounting Refresher**	8:00 - 8:55 **Loan Structure**	8:00 - 9:30 **Treasury Management w/Case Study**	8:00 - 9:15 **Presenting to the Borrower & the Loan Committee**
8:15					
8:30					
8:45					
9:00			9:00 - 10:00 **Commercial Loan Documentation**		
9:15					Break
9:30				Break	9:30 - 10:25 **Loan Operations**
9:45				9:45 - 11:45 **Commercial Real Estate Lending**	
10:00		Break	Break		
10:15		10:15 - 12:15 **Financial Statement Analysis: Evaluating a Borrower's Perform. & Fin. Condition**	10:15 - 11:45 **Loan Agreements & Financial Covenants**		
10:30					10:30 - 11:45 **Asset-Based Lending**
10:45					
11:00					
11:15					
11:30	**STUDENTS ARRIVE @12:15 P.M.**				
11:45			Lunch	Lunch	
Noon					11:50 - 12:50 **Career Pathing for Commercial Lenders**
12:15	12:15 - 12:45 **Registration**	Lunch			
12:30					
12:45	12:45 - 1:15 **Welcome/Orientation**		12:45 -2:15 **Portfolio Management & Monitoring**	12:45 - 2:15 **Investment Real Estate Lending & Appraisals**	
1:00					
1:15	1:15 - 2:10 **Team Building**	1:15 - 2:15 **Economic Outlook**			**Wrap-Up & Adjournment w/boxed lunch**
1:30					
1:45					
2:00					
2:15	Break	Break	Break	Break	
2:30	2:30 - 4:15 **Business Development**	2:30 - 4:15 **Global Cash Flow**	2:30 - 3:25 **Ethics/Compliance & Corp. Governance**	2:30 - 4:00 **Loan Workouts Session**	
2:45					
3:00					
3:15					
3:30			3:30 - 4:30 **Case Study Group Preparation**		
3:45					
4:00				4:00 - 4:30 **Wrap-Up & Exam Review**	
4:15	Break	Break			
4:30	4:30 - 6:00 **Customer Conversation**	4:30 - 5:30 **Elements of a Concise Credit Memo**	Break	**Dinner on Your Own**	
4:45			4:45 - 5:45 **Case Study Presentations**		
5:00					
5:15					
5:30		5:30 - 6:00 **Wrap-Up & Exam Review**			
5:45			5:45 - 6:15 **Wrap-Up & Exam Review**		
6:00	6:00 **Room Check-In**	6:00 - 7:15 **Welcome BBQ w/School of Banking**			
6:15					
6:30			**Dinner on Your Own**		**schedule subject to change*
6:45					
7:00	**Dinner on Your Own**				11/5/2026
7:15		**Read Case Study on Your Own**			
7:30					
7:45					
8:00					