



**IOWA BANKERS
ASSOCIATION**

Navigating for the future



2025 Advanced Commercial Lending School

August 18-19, 2025
IBA Training Room | Johnston

This 2-day workshop builds upon earlier training and experiences and applies advanced analytical tools in a case-driven environment, using reality-based examples: real businesses and real issues to evaluate. The instructor is a 25-year commercial lender and manager of credit analytic departments who will share tips, techniques, and lessons learned from real-life situations. Attendees will work on cases in teams, sharing ideas and different ways to underwrite.

WHO SHOULD ATTEND

Graduates of the IBA Commercial Lending School, experienced commercial lenders and analysts, ag or consumer lenders looking to get into the commercial area or anyone in the bank looking to further their commercial lending education.

TIME AND LOCATION

The school will be held August 18-19 in the Training Center at the Iowa Bankers Association offices, 8901 Northpark Drive, Johnston, IA 50131. Class will begin at 8:30am and end at 4:30pm each day.

LODGING

A block of rooms has been reserved at the Hilton Garden Inn, 8600 Northpark Drive at a rate of \$124 per night. The hotel is across the street from the IBA offices. This room block is available by calling 515-270-8890 and asking for the "Iowa Bankers Lending School Room Block".

TUITION AND REGISTRATION

The student fee of \$575 includes registration, digital classroom materials and meals. Lodging is not included. Refunds will be made if requested before August 4, 2025. Substitutions allowed at any time.

QUESTIONS

Contact IBA's Jill Manternach at 800-532-1423 ext. 4375 or jmanternach@iowabankers.com

Register online at IowaBankers.com



TOPICS INCLUDE:

- Problematic business and personal tax return issues and subjective decisions that can impact global cash flow.
- How to analyze any cash flow statement (direct, indirect, UCA) in less than 5 minutes.
- Identify the often overlooked shareholder debt transactions in tax returns and effect on debt service.
- Learn new ways to interpret traditional ratios to determine what is driving the number.
- Quantify the dollar impact for both level of (projected) sales and business inefficiencies and estimate the amount of financing needed for same.
- How to differentiate the real loan purpose(s) if you have a loan request for "working capital."
- Using problem solving cases to develop skills with Excel templates provided for free cash flow, working investment, and DuPont analysis.
- Using actual business borrower tendencies when cash flow shrinks, learn the monetary and non-monetary signals for early identification of potential problem loans.
- Get tips on how to improve written loan presentations.
- Learn how to apply CRE specific ratios with additional tools for underwriting and loan sizing, such as expense ratios, debt yield, and cap rate sensitivity.
- Walk through real life CRE underwriting cases featuring currently popular multifamily and self-storage developments

The instructor will also devote time for open Q&A sessions, so students can ask about specific C&I and CRE loan types they are working on or expect to see. Proven techniques will be shared to increase loan yields, encourage borrowers to submit timely financials, and grow the bank's core deposits.

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Meet the Speaker

Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit underwriting and loan portfolio risk management. Wear is a Senior Analyst in the Credit Risk Administration department of First National Bank of Omaha, a \$20 billion community bank, specializing in underwriting commercial real estate loans typically ranging from \$10 - \$100 million throughout the bank's multi-state market. In addition, he develops curriculum and conducts training in credit analytics on an enterprise-wide basis. Over his 40-year banking career, he previously served in commercial lending and senior credit management positions with Omaha-area community banks.

He is the Loan Portfolio Management Section Leader and serves as a member of the faculty at the Graduate School of Banking at the University of Wisconsin in Madison, as well as GSB's Sales & Marketing School and IT Management School.

Mike also teaches at several regional commercial lending and portfolio management schools sponsored by State Banking Associations. He is a former adjunct professor for the University of Nebraska-Omaha. He has authored articles for banking publications and has served as a textbook editor/reviewer for the American Bankers Association.

APPLICATION FORM

Name _____ Bank Name _____

Preferred Name _____ Your Title _____

Business Phone _____ Street Address _____

Cell Phone _____ City _____ State _____ Zip _____

E-mail _____

Emergency Contact Name _____ Emergency Contact Phone _____

Please indicate if you require any special accommodations, such as handicap accessibility, or have special dietary needs: _____

Years Bank Experience _____ Years Commercial Lending Experience _____

Specific areas of the bank you have worked and length of time in each: _____

Current job responsibilities _____

Member Registration (\$575)

Non-Member Registration (\$1150)

Return application and payment by August 4, 2025 to:

ATTN: Registrar, Iowa Bankers Association, PO Box 6200, Johnston, IA 50131-6200

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