



Navigating for the future

2025 Commercial Lending School



October 6-10, 2025
Courtyard by Marriott | Ankeny



Navigating for the future

2025 Commercial Lending School Advisory Board

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Northwest Bank, Arnolds Park



IOWA BANKERS
ASSOCIATION





Information & Requirements

DATE & LOCATION

The Iowa Bankers Association (IBA) Commercial Lending School will be held October 6-10, 2025 at the Courtyard by Marriott, 2405 SE Creekview Drive, Ankeny, IA 50021. Phone: (515) 422-5555.

PURPOSE AND PHILOSOPHY

The purpose of the IBA Commercial Lending School is to prepare commercial lenders who have not been exposed to formal commercial lending education or lenders who want to broaden their commercial lending knowledge to serve efficiently and profitably as commercial loan officers by:

1. Developing a better understanding of the economy and how it affects the lending decision;
2. Developing an understanding of how a business is structured and how it competes;
3. Developing an understanding of the role of a company's management and how to analyze and evaluate that management - an important element in the lending decision;
4. Developing a thorough understanding of basic and advanced analytical techniques;
5. Providing an opportunity to apply these analytical techniques in a lending situation and to carry them forward in the pricing and structuring of a loan;
6. Developing an understanding of relationship banking -- how to meet and maintain multiple customer financial needs.

ATTIRE

While attending the school, please feel free to wear casual, comfortable attire.

APPLICATION PROCESS

Prospective students should complete a school application form and return it to the IBA office by September 8, 2025.

Return to: Attn: Jill Manternach
Iowa Bankers Association
PO Box 6200
Johnston, IA 50131-6200

Your application for admission will be reviewed by our advisory board and you will be notified of your acceptance by September 12, 2025. Any questions may be directed to Jill Manternach by calling (800) 532-1423 or email jmanternach@iowabankers.com.

ADMISSION REQUIREMENTS

The advisory board will decide on all applicants for admission based on the following:

1. Applicant must be an officer or employee of a bank, a bank holding company or an FDIC-insured depository; a staff member of the state banking dept., FDIC, Federal Reserve Bank, OCC, or of the Iowa Bankers Association or its subsidiaries.
2. This school assumes a working knowledge of commercial lending. It is not an introductory school. Due to the intensity of the school, each student must have completed coursework in Analyzing Financial Statements and should have the following:
 - An academic background that includes coursework in the area of basic accounting and basic economics.
 - A minimum of two years experience in commercial lending -- or
 - One year of commercial lending experience and attendance at IBA's Introduction to Commercial Lending School.
3. Applicant must have the recommendation of his/her financial institution's Chief Executive Officer (a signature line is provided on the application form for this purpose.)

Special circumstances considered on an individual basis.

TUITION & APPLICATION

Total enrollment fees are due when students file their application forms. Checks should be made payable to the Iowa Bankers Association and mailed to the IBA office with the application.

	Single	No Housing
Member	\$1,750	\$1,550
Non-Member	\$3,500	\$3,100

Fee includes tuition, lodging, registration, most meals and manual.

Any applicant not admitted to the school will receive a full refund. Any applicant withdrawing 30 days or more prior to the school will receive a full refund. If the applicant withdraws fewer than 30 days before the school begins, a \$200 non-refundable fee will be retained.

QUESTIONS

If you have questions or would like more information please contact IBA's Jill Manternach, Education Coordinator at 800-532-1423 or jmanternach@iowabankers.com.

This institution does not discriminate with regard to race, gender, color, creed, national origin or age.



Course Curriculum

We are extremely fortunate to have John R. Barrickman, President, New Horizons Financial Group as the principal author of the curriculum design and content. Contributors to case studies and additional resources include Ann Kovich, John McCarter and Gary Maples. Instructors for the Iowa Bankers Association Commercial Lending School include: Dan Johnson, President & CEO, State Bank & Trust Co., Nevada, IA; Mike Wear, 39 Acres Corporation, Omaha, NE; James Klein, President & CEO, Cedar Rapids Bank & Trust, Cedar Rapids; Dan Quinlin, SVP Senior Lender, Iowa Falls State Bank, Iowa Falls and Cody Davis, Lead Portfolio Manager, American National Bank, Omaha, NE.

COMPANY STRATEGY

This module explores business strategy, a key to success for any company. The module begins with a look at the role of business and competitive strategy, then defines three basic types of competitive strategies -- price, product differentiation, and product focus. The module then identifies the various characteristics of a company that should be considered when evaluating business strategy. Product, industry, market structure and position, return on assets, gross margin, and control over sales price and unit cost are all important components of the well-devised business strategy.

CREDIT DISCIPLINE

This module, the final one of the course, looks at the components of an effective credit administration process -- a written loan policy, an asset quality rating system, a formalized loan pricing system, an effective committee process, strong credit administration and loan review function, well-trained lending officers, and a positive lending environment. When combined, these components result in a quality loan portfolio. The integration of all the different aspects of credit administration is termed "credit discipline." An important element of credit discipline is fair lending -- ensuring that individual lending decisions are made in a fair and unbiased manner.

EVALUATING MANAGEMENT

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

HISTORICAL FINANCIAL ANALYSIS

Unlike previous modules, which covered the subjective aspect of financial analysis, this module considers the objective evaluation of a company's success in managing key variables. Historical financial analysis is the primary tool used in the objective evaluation. This analysis utilizes tools that include comparative/common-size, income statement/balance sheet, cash flow, ratio, break-even, sustainable growth, and personal financial statements and tax returns analysis.

LOAN STRUCTURE

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 payment have been identified, and the term of the loan is reasonable. 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 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 has also 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 and will also focus on assessing environmental risks and appraisals.

PROBLEM LOANS

Although problem loans are not always preventable, lenders can minimize losses 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 maximizing recovery in the event of bankruptcy.

SENSITIVITY ANALYSIS

Sensitivity Analysis focuses on quantification of 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 needed to do a sensitivity analysis. It then explores in-depth tools of particular utility -- pro formas, projections, and cash budgets.

THE EXTERNAL ENVIRONMENT

This module begins with an overview of the business of banking and a brief introduction to the elements of the loan evaluation process, which forms the foundation for the Commercial Lending curriculum. The module then shifts to an examination of the external environment in which businesses operate. This overall perspective on the external environment includes a look at the operation of the economy, types and causes of economic fluctuations, government alternatives to influence economic activity, and the tools available to monitor economic activity and predict future trends.

THE TYPICAL BUSINESS

Each type of business and industry has a unique mix of assets, liabilities, margins, asset utilization, and financial leverage. It is essential that the lender understand these critical differences among businesses. This module begins by reviewing the relationship between the lender and business customer. The module examines how the typical business operates, focusing on the operating, fixed asset, profit, life, and cash cycles. It identifies key variables that will be critical to the success of the business. The module demonstrates how financing needs arise, and defines the source of repayment and the appropriate loan structure to meet financing needs.

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Room and Board

Single Room No Housing

Do you need a room for Sun, 10/5? Yes No

Class Starts at 9:00am Monday 10/6

Application

Name

Bank Name

Nickname (for badge) Street Address

Your Title City State Zip

Business Phone E-mail

Cell Phone Last 4 digits of SSN

Emergency Contact Name Emergency Contact Number

you require special accommodations, such as handicap accessibility, or have special dietary needs, indicate here:

Current job duties and employment history:

In applying for admission to this school, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects by the standards established by the school. I understand that the school advisory board reserves the right to expel any student whose conduct is unprofessional while attending the school. I also understand my signature allows the IBA to release my completion status to my employer.

Applicant's Signature Date

The submission of this application has been approved by the bank. (To be signed by the president, CEO, department head, personnel officer or other executive authorized by the bank.)

Nominating Officer's Signature Date

Nominating Officer's Name (please print) Title

Return application and payment by September 8, 2025 to:

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

Your application for admission will be reviewed by our advisory board in the near future. You will be notified of your acceptance by September 12, 2025. Any questions may be directed to: Jill Manternach at (800) 532-1423 or jmanternach@iowabankers.com

Registration in Iowa Bankers Association (IBA) events and activities constitutes an agreement by the attendee to the IBA's use and distribution, both current and future, of the attendee's image or voice in photographs, videotapes, electronic reproductions and audiotapes of such events and activities. Please check iowabankers.com for more details.



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Application Requirements - Please Read

Please fill out application completely. Incomplete applications will not be considered.

Admission Questions

- Total years of commercial lending experience. <1 yr 1 yrs 2 yrs 3-5 yrs 6-10 yrs >10 yrs
- Total years bank experience. _____
- Attendance at IBA's Introduction to Commercial Lending School. Yes No
- How large (\$) is the commercial loan portfolio you personally manage? _____
- What is the largest commercial loan you have personally made? _____
- What types of loans do you work with most.
 Commercial Real Estate Service Manufacturing
 Retail Commercial & Industrial Other
- | Educational Background
(Highest Level Achieved) | Size of Bank (Assets)
(Check One Box Only) | Size of Bank's Loan Portfolio
(Check One Box Only) |
|--|---|---|
| <input type="checkbox"/> High School | <input type="checkbox"/> Under \$10 million | <input type="checkbox"/> Under \$1 million |
| <input type="checkbox"/> Some College | <input type="checkbox"/> \$10 to \$25 million | <input type="checkbox"/> \$1 to \$2.5 million |
| <input type="checkbox"/> Associate Degree | <input type="checkbox"/> \$25 to \$50 million | <input type="checkbox"/> \$2.5 to \$5 million |
| <input type="checkbox"/> Bachelor's Degree in Bus. Admin. or Econ. | <input type="checkbox"/> \$50 to \$75 million | <input type="checkbox"/> \$5 to \$10 million |
| <input type="checkbox"/> Bachelor's Degree - Other major | <input type="checkbox"/> \$75 to \$100 million | <input type="checkbox"/> \$10 to \$50 million |
| <input type="checkbox"/> Master's Degree in Bus. Admin. or Econ. | <input type="checkbox"/> \$100 to \$500 million | <input type="checkbox"/> \$50 to \$100 million |
| <input type="checkbox"/> Master's Degree - Other major | <input type="checkbox"/> \$500 million to \$1 billion | <input type="checkbox"/> Over \$100 million |
| <input type="checkbox"/> Ph.D. | <input type="checkbox"/> Over \$1 billion | |
| <input type="checkbox"/> Law Degree | <input type="checkbox"/> Bank Holding Company | |
| <input type="checkbox"/> Other | | |
- Name of college/s attended: _____
- Major course of study: _____
- Please indicate how you have acquired basic knowledge and understanding in the following areas: (College, ABA, or other, please be specific, list specific courses taken, etc.)

Accounting: Basic concepts including the accounting cycle, journals, ledgers, accounting procedures, reporting operating results, accrual basis of accounting, partnership accounting and corporate accounting:

Economics: Training in economics including economic theory, money and banking, micro or macro economics:

Analyzing Financial Statements: Analyzing financial statements including methods and tools of analysis, balance sheet analysis, income statement analysis, ratios and cash flow:

Please list any additional relevant experience or coursework (list IBA classes, on-line training, etc) _____
