

STRUCTURING COMMERCIAL LOANS II

February 12, 2020 | Portland, OR

Course Overview

Structuring Commercial Loans II provides you with a review of the fundamental principles behind structuring seasonal, working capital, and term debt. In addition to the topics covered in *Structuring Commercial Loans I*, this program adds a complex (holding company) financing transaction in which a management group is purchasing the company. Issues related to capital structure and the positioning of senior and subordinated debt, as well as an analysis of bridge loans, will be discussed. This course will help you improve the probability that your financial institution will be repaid.

Who will benefit?

Structuring Commercial Loans II is for credit and lending professionals who want to strengthen their knowledge of the fundamentals of lending.

You will:

- Apply the concept of capital structure to ensure the best position for the lender relative to other creditors. (If this course is taken back-to-back with *Structuring Commercial Loans I*, this objective does not apply.)
- Analyze and structure term loans through the use of projected cash flows.
- Use new tools to identify and structure working capital and term loans.
- Determine the difference between holding company and operating company lending and intercreditor concerns between senior lenders and other providers of capital.
- Identify options for structuring the successful repayment of a bridge loan.

Prerequisites

You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis. In addition, you should have completed *Structuring Commercial Loans I*.

Precourse Assignment

You must complete a precourse assignment, “Martin Metals, Inc.,” and “Bridges Health Service Group, Inc.” that should take approximately one-and-a-half hours.

Precourse Materials

Once you register, you will receive a confirmation email with a link to download precourse materials that must be completed prior to attending the course. Please contact Customer Care, 1-800-677-7621 or registrar@rmahq.org if you do not receive the email within one business day.



THIS COURSE REALLY HELPED TO APPLY THE INFO LEARNED FROM *STRUCTURING COMMERCIAL LOANS I*. THE CASES WERE EFFECTIVE LEARNING TOOLS AND **I FEEL AS THOUGH I AM WELL PREPARED** TO USE THE INFO IN MY DAY TO DAY ROLE.



“THIS CLASS WAS **VERY INFORMATIVE AND VERY USEFUL.**”

IT'S SMART TO BE AN ASSOCIATE MEMBER.

RMA **Associate Members** enjoy **preferred pricing** on all chapter cosponsored open enrollment courses.

NASBA:
8 CPE Hours



Structuring Commercial Loans II

February 12, 2020 | Portland, OR | Event # 300707-20

Registration Fee (All prices in U.S. dollars)

Associate members: \$355

Nonassociates from member institutions/
professional members: \$495

Nonmembers: \$745

Promotional Code: **CHP**

Mr. Ms. Mrs.

First name _____ M.I. _____ Last name _____

Nickname (for badge) _____ Title _____

Institution _____

Mailing address _____

City _____ State/province _____ Zip/postal code _____

Country _____ **Attention Canadian registrants:** Please be advised that remittance of GST tax is your responsibility. RMA is not required by law to register and collect GST taxes in Canada.

Phone # _____ Email _____

Billing Information Same as above

Name _____ Institution _____

Phone _____ Email _____

Address _____

City _____

State/province _____ Zip/postal code _____ Country _____

Cancellation and Transfer Policies*

Cancellations: A full refund of course registration fees will be issued for cancellations received 15 or more business days prior to the event start date; 50% if cancelled 6-14 business days prior, and no refund for 5 or fewer days. If you fail to attend the event, you forfeit the entire fee. In the event the course is cancelled by RMA, you will receive a full refund for registration fees. However, RMA does not assume responsibility for any other expenses, including the purchase of airline tickets, incurred by you in connection with attending the event.

Transfers: You may transfer one time to a new date up to five or more business days prior to the event. If you are unable to attend a similar event within one year from the original registration date, you forfeit the entire registration fee.

Please note: Written (fax 215-446-4100 or email registrar@rmahq.org) cancellation is required to process all refunds and transfers.

Please choose your discipline. Check all that apply:

- | | | |
|--|--|---|
| <input type="checkbox"/> Enterprise risk | <input type="checkbox"/> Operational risk | <input type="checkbox"/> Not in a risk discipline |
| <input type="checkbox"/> Credit risk | <input type="checkbox"/> Regulatory compliance | |
| <input type="checkbox"/> Market risk | <input type="checkbox"/> Securities lending | |

Use our tailored email alerts to keep informed in your area of interest, which you can update below:

- | | | |
|---|---|--|
| <input type="checkbox"/> Annual Statement Studies | <input type="checkbox"/> Consumer Banking | <input type="checkbox"/> Institutions with assets of \$50 billion and up |
| <input type="checkbox"/> Enterprise Risk Management | <input type="checkbox"/> Commercial Real Estate | |
| <input type="checkbox"/> Institutions with assets up to \$10 Billion | <input type="checkbox"/> Credit Department/Portfolio Management | <input type="checkbox"/> Market Risk Management |
| <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion | <input type="checkbox"/> Healthcare Lending | <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion |
| <input type="checkbox"/> Institutions with assets of \$50 billion and up | <input type="checkbox"/> Loan Review/Audit | <input type="checkbox"/> Institutions with assets between \$50 and \$180 Billion |
| <input type="checkbox"/> Credit Risk Management | <input type="checkbox"/> Loan Operations | <input type="checkbox"/> Institutions with assets of \$180 billion and up |
| <input type="checkbox"/> Credit and Lending Training | <input type="checkbox"/> Operational Risk Management | <input type="checkbox"/> Regulatory Compliance |
| <input type="checkbox"/> Agricultural Lending | <input type="checkbox"/> Institutions with assets up to \$10 Billion | <input type="checkbox"/> Securities Lending |
| | <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion | |

Five ways to register

Web: www.rmahq.org / Phone: 800-677-7621 / Fax: 215-446-4100

Email: registrar@rmahq.org / Mail: RMA, Lbx 1140-PO Box 8500, Philadelphia, PA 19178-1140

Check enclosed VISA MasterCard AMEX Diners Club Discover

Credit Card number _____ Exp. date _____

Signature _____

I understand my signature authorizes The Risk Management Association to charge my credit card for this purchase.

This section must be filled out in order to properly process your registration.

Which best describes your job function? Please check all that apply.

- Auditor
- Business Line Operational Risk Manager
- CEO/President
- Chief Credit Officer
- Chief Risk Officer
- COO
- Chief Operational Risk Officer
- Chief Information Officer/Director IT
- Chief Regulatory Affairs Officer
- CFO/Finance
- Chief/Senior Lender
- Compliance Officer/Manager
- Corporate Operational Risk Manager
- CPA/Attorney/Appraiser
- Credit Administration/Department
- Credit Policy Officer
- Dean/Professor/Teaching Assistant
- Government Agency
- Human Resources/Training Director
- Insurance
- IT Manager
- Legal Counsel
- Loan Review/Administration
- Market Risk Officer
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- Student
- Underwriter/Analyst
- University/Librarian

Which best describes your area of specialty? Please check all that apply.

- Agricultural Lending
- Audit
- Commercial Banking
- Consumer/Retail Banking
- Corporate Office
- Credit Department
- Credit Risk
- Custody
- Enterprise Risk
- Finance Function
- Funds Management
- Health Care
- International/Global Banking
- Investment Banking
- IT
- Legal
- Life/Health Insurance
- Market Risk
- Nonbank/Nonfinancial Institution
- Nonprofit/University
- Operational Risk
- Operations
- P&C Insurance
- Private Banking/Wealth Management
- Real Estate Lending
- Sales and Marketing
- Securities Lending
- Securities or Fixed-Income Trading

