

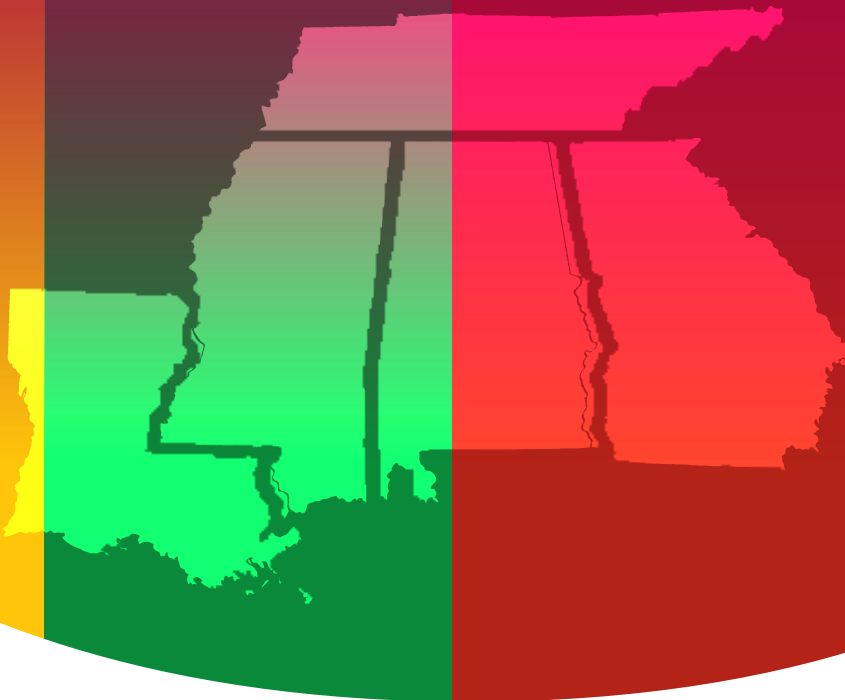
# THE SOUTHEASTERN SCHOOL *of* COMMERCIAL LENDING<sup>SM</sup>

ESTABLISHED IN 1984

Developing  
Tomorrow's  
Lenders  
Today

**May 20-25, 2012**

*Owen Graduate School of Management  
Vanderbilt University, Nashville, TN*



**Sponsored by:**



**In cooperation with:**



# THE SOUTHEASTERN SCHOOL *of* COMMERCIAL LENDING<sup>SM</sup>

ESTABLISHED IN 1984



**T**he Southeastern School of Commercial Lending<sup>SM</sup> is an intensive, one-week school that exposes students to the major issues commercial lenders face. The school is designed to show how the economy and business structure affect lending decisions. Eleven different instructional modules address topics such as how businesses operate and the ways their financing needs arise, meeting the multiple financial needs of customers through effective relationship banking, and understanding the role of a company's management and how to analyze and evaluate management. The curriculum also addresses commercial real estate lending, how problem loans develop, and the appropriate techniques for managing them. Basic and advanced analytical techniques are covered, along with ways to apply these techniques in making decisions, structuring, and pricing loans through interactive case studies. The school ends with an overview of key elements of a bank's credit process.

Enrollment is limited to 65 students, facilitating greater interaction with the instructors. Students in the top 10 percent of the class are recognized by the school's honor program which notifies their chief executive officers of their exemplary work.

The informal atmosphere surrounding the school lends itself to a more effective learning environment and facilitates networking between bankers, another major benefit of the TSSCL. Business casual attire is the norm.

Established in 1984, *The Southeastern School of Commercial Lending<sup>SM</sup>* is a part of the highly respected group of *Southeastern Schools* sponsored by the Tennessee Bankers Association in conjunction with the Alabama, Georgia, Louisiana, and Mississippi state bankers associations. The program's many graduates are a testament to the real-world benefits gained by attending and then using the information presented. Invest in your bank's future by enrolling in this year's session. **Register early—space is limited.**

**Sponsored by:**



**In cooperation with:**



## CURRICULUM

Developed in cooperation with the ABA, industry experts from throughout the country, and TSSCL's board of trustees, the curriculum incorporates over 45 hours of classroom instruction in 11 modules.

*The External Environment* introduces the curriculum. The initial discussion focuses on the business of banking and presents a framework for analyzing a commercial loan. The discussion then shifts to the operation of the economy, types and causes of economic fluctuations, options available to the federal government to influence the economy, and the tools that are used to monitor economic activity.

*Understanding the Borrower's Business* examines how a business operates focusing on the operating, fixed asset, profit, life, and cash cycles. This section of the curriculum identifies factors that are critical to the success of a business. The module concludes with a discussion on how financing needs arise, sources of repayment, and appropriate loan structure.

*Understanding the Borrower's Competitive Position* introduces the concepts of business strategy and competitive strategy, including the primary determinants of competitive strategy and tools to evaluate implementation.

*Evaluating Management* examines the key elements of management and introduces approaches to assess the quality of borrower management.

*Assessing Borrower Financial Performance* introduces tools to evaluate borrower performance. These tools include component, comparative, and common-size ratio and cash-flow analysis; and analysis of personal financial statements and tax returns. Case studies are used to demonstrate the application of the tools.

*Projecting Future Performance* focuses on quantifying the borrower's ability to make future payments based on past financial performance. This module explores the concept by describing the information and tools needed to prepare proformas, projections, and cash budgets. It then focuses on stress testing key assumptions to determine the potential volatility in earnings and cash flow and the impact on the borrower's ability to service debt.

*Responsible Commercial Real Estate Lending* focuses on the underwriting, structuring, and monitoring of owner-occupied, income property, and acquisition/development, and construction real estate loans. The module also addresses appraisals and environmental assessments.

*Loan Structure and Support* examines the appropriate loan structure to meet various financing needs. The module also covers the role of loan support, collateral valuation and monitoring, loan agreements, and subordination agreements.

*Effective Relationship Management* focuses on developing and managing profitable customer relationships. This module covers the changing role of a lender, value-added relationships, profitably pricing relationships, and negotiation skills.

*Identifying and Managing Problem Loans* presents information on how to identify and manage problem loans. The module outlines the elements of a successful rehabilitation and introduces a framework for evaluating the rehabilitation and liquidation options. The module also addresses how to manage a bankruptcy.

*Establishing Credit Discipline* outlines a framework for establishing credit discipline in a bank. The module reviews the components of an effective credit administration process—a written loan policy, an asset quality rating system, a formal 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.

Case studies are used extensively throughout the week to reinforce key concepts presented in the curriculum.

## SCHEDULE

### SUNDAY

1:00 - 2:15 pm .....Registration  
2:30 - 6:00 pm .....Class

### MONDAY

8:00 am - 6:00 pm .....Class  
6:15 - 7:15 pm .....Reception

### TUESDAY

8:00 am - 6:00 pm .....Class

### WEDNESDAY

8:00 am - 5:00 pm .....Class & Midterm Exam

### THURSDAY

8:00 am - 6:00 pm .....Class

### FRIDAY

8:00 am - 1:30 pm .....Class & Final Exam

## INSTRUCTIONAL MATERIALS

At registration on Sunday, May 20, each student will receive a comprehensive class notebook containing all the materials required to participate in the lectures and discussions, case studies, and learning exercises that constitute the curriculum. After graduation, the notebooks serve as a handy reference when practical issues or questions arise.

## ADMISSION / PREREQUISITES

Enrollment for *The Southeastern School of Commercial Lending<sup>SM</sup>* is limited to 65 students. Applicants to TSSCL need a minimum of one year's experience in commercial lending or credit administration or five years of general banking experience. In addition, TSSCL requires the completion of either AIB or college courses in *Accounting*, *Analyzing Financial Statements*, and *Economics*. Applicants may substitute documented work experience; in-bank training programs; attendance at the TBA's *Essentials of Commercial Lending* or *Basics of Consumer Underwriting* workshops; or completion of schools such as *The Southeastern School of Banking<sup>SM</sup>*, *The Southeastern School of Consumer Credit<sup>SM</sup>*, or other state-sponsored banking schools for portions of the required course work. This should be submitted in writing from either the nominating officer or the CEO and must accompany the application. The school's admissions committee has final approval of all applicants.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

**Advanced preparation:** Students must complete a pre-test prior to arrival and bring it to class on Sunday, May 20, 2012.

**Program Level:** This school is an intermediate-level program.

**Method of Delivery:** Group-live

**Special Needs:** If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

### For more information contact:



Susan R. Taylor, CMP  
[srtaylor@TNBankers.org](mailto:srtaylor@TNBankers.org)  
 Vice President, Director of  
 Professional Development  
 Tennessee Bankers Association  
 211 Athens Way, Ste 100  
 Nashville, TN 37228-1381  
 615/244-4871 • 800/964-5525  
 Fax 615/324-1990  
[www.TNBankers.org](http://www.TNBankers.org)

## GRADUATION REQUIREMENTS

To graduate from *The Southeastern School of Commercial Lending<sup>SM</sup>*, students must achieve a composite score of 70. This composite score is based on the scoring system to the right:

Midterm Exam .....	30%
Final Exam.....	50%
Faculty & Staff Evaluation .....	20%

In addition, students must attend all classes.

If a student does not achieve a composite score of 70 points, *The Southeastern School of Commercial Lending<sup>SM</sup>* board will assign a post-school case. A grade of "C" or above on the assignment will satisfy the graduation criteria.

## TUITION & HOUSING

Tuition covers instruction, manual, housing, breakfast, lunch, and refreshment breaks, while evening meals are on your own.

The TBA offers a discounted tuition for early applicants. **To qualify for the discount, TBA must receive these applications by**

**the close of business on April 13, 2012.** After April 13, standard tuition applies. The last day that TBA will accept applications to TSSCL is May 4, 2012.

	TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers
Discounted Tuition	\$1,450	\$1,650
Discounted Tuition Deadline Is April 13, 2012.		
Standard Tuition	\$1,650	\$1,850

Payment-in-full is required with the application. Discounted tuition deadline is April 13, 2012. Applicants will be notified of acceptance into the school after the April 13 discounted tuition deadline. Applicants withdrawing after April 13, but before May 4, 2012, will be refunded all fees except a \$250 cancellation fee. There is no refund, with the exception of extenuating circumstances, if an applicant withdraws after May 4 or fails to attend the school. Substitutions are welcome but because of changes in hotel accommodations, must be submitted in advance. Refund requests must be submitted in writing to the TBA.

The TSSCL is a residential school, and all students are required to be housed at the Loews Vanderbilt Hotel located near the Vanderbilt University campus.

TBA will make all hotel reservations, and the hotel will only accept changes or modifications made through TBA. Students will stay in double rooms. Roommates are assigned by school administrators unless a preference is noted on the application.

Through April 13, single rooms are available for an additional \$450 fee. After April 13, the fee increases to \$600 and depends upon availability.

## CONTINUING EDUCATION CREDIT



Graduates qualify for 45 hours of intermediate-level Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program.

In accordance with the standards of the National Registry of CPE Sponsors, CPE credits have been granted based on a 50-minute hour. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

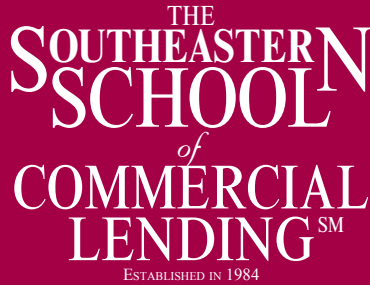
Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: [www.nasba.org](http://www.nasba.org)



This program has not been pre-approved for ICB CE credits. Attendants who require ICB credits should go to <http://www.aba.com/icb/membercereview> for further instructions.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

## Registration Information



**May 20-25, 2012**

*Owen Graduate School of Management  
Vanderbilt University, Nashville, Tennessee*

• **Discounted Tuition Deadline:  
April 13, 2012**

- Application form requires two signatures
- Application must be filled in completely in order to be processed
- Payment-in-full due with application

**Mail application and payment to:**

Tennessee Bankers Association  
Attn: Monique Jenkins  
211 Athens Way, Ste 100  
Nashville, TN 37228-1381  
615/244-4871 • 800/964-5525 • Fax 615/324-1990  
www.TNBankers.org

## BOARD OF TRUSTEES



**Chairman: Hank Stuart**, Executive Vice President, CedarStone Bank, Lebanon

**Vice Chairman: Thomas Bates, Jr**, Vice President/Chief Operating Officer, Legends Bank, Clarksville

**Hank Stuart** Past Chairman: vacant

### TRUSTEES:

**Richard E. (Rick) Drews, Jr**, Chief Executive Officer, Century Bank of Georgia, Cartersville, GA

**Terry Eastwood**, Senior Vice President/Chief Lending Officer, First Bank of Tennessee, Dayton

**Kirk Goehring**, Senior Vice President, First South Bank, Jackson

**Roy Haisley**, Executive Vice President/Lending Manager, First National Bank of Tennessee, Crossville

**Daryle Keck**, President/CEO, First Peoples Bank of Tennessee, Jefferson City

**Dale McGriff**, Executive Vice President, South Georgia Banking Company, Tifton, GA

**Truitt Ottinger**, Senior Vice President/Lending Officer, Tennessee State Bank, Newport

**Brian K. Williams**, Senior Executive Commercial Banking, First Farmers and Merchants Bank, Columbia

## FACULTY



**John  
Barrickman**

**John R. Barrickman**, president, New Horizons Financial Group, Atlanta, GA, has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and over 40 years of banking experience. He is the author of the ABA commercial loan curriculum and is the lead instructor for *The Southeastern School of Commercial Lending<sup>SM</sup>*. Barrickman is an instructor for a number of banks and professional organizations and serves on the faculty of two of the six graduate schools of banking around the country.



TENNESSEE BANKERS ASSOCIATION Service Since 1890

Visit [www.TNBankers.org/education/southeasternschools](http://www.TNBankers.org/education/southeasternschools) for a link to the list of 2011 graduates

## Brush up on your banking skills...

The following programs are an excellent way to upgrade your skills and help prepare you to attend the *Southeastern School* that best meets your educational needs.

**Training the Credit Analyst**  
September 4 & 5, 2012, Nashville

**Basic Consumer Underwriting**  
September 6 & 7, 2012, Nashville

**Essentials of Commercial Lending**  
Tentative: February 21 & 22, 2013, Nashville

## Upcoming Southeastern Schools

Conducted by the Tennessee Bankers Association  
Week-long schools are held at the Owen Graduate School of Management, Vanderbilt University, Nashville, TN.

**The Southeastern School of Advanced Commercial Lending<sup>SM</sup>**  
Tentative: February 18-20, 2013  
Brochure available December, 2012

**The Southeastern School of Consumer Credit<sup>SM</sup>**  
Tentative: March 3-8, 2013  
Brochure available December, 2012

**The Southeastern School of Commercial Lending<sup>SM</sup>**  
Tentative: May 19-24, 2013  
Brochure available February, 2013



CUT HERE

Please detach this form, fill in your name and address, and indicate the program(s) you would like information about.

Name: \_\_\_\_\_ E-mail: \_\_\_\_\_

Company: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

I prefer an E-mail copy of this brochure instead of a print copy.

- Training the Credit Analyst (2012)
- Basic Consumer Underwriting (2012)
- Essentials of Commercial Lending (2013)
- The Southeastern School of Advanced Commercial Lending<sup>SM</sup> (2013)
- The Southeastern School of Consumer Credit<sup>SM</sup> (2013)
- The Southeastern School of Commercial Lending<sup>SM</sup> (2013)

MAIL TO:  
Monique Jenkins, Education Department  
Tennessee Bankers Association  
211 Athens Way, Ste 100  
Nashville, TN 37228-1381

# Application for Admission THE SOUTHEASTERN SCHOOL OF COMMERCIAL LENDING<sup>SM</sup>

May 20-25, 2012 • Owen Graduate School of Management, Vanderbilt University, Nashville, TN

## Applicant Information

(For tracking grades)

Name \_\_\_\_\_ Nickname \_\_\_\_\_ SS# \_\_\_\_\_

Title \_\_\_\_\_ E-mail \_\_\_\_\_ Date of Birth \_\_\_\_\_

Bank Name \_\_\_\_\_ Bank Phone \_\_\_\_\_

Bank Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Housing** - Tuition includes the cost of housing in double rooms. If a student wants a single room, an additional fee of \$450 applies before April 13. After April 13, the fee increases to \$600 and depends upon availability. To request a specific roommate, write in his/her name. If you do not have a preference, write **NO PREFERENCE**, and the school will assign a roommate.

Double  Single / No roommate.....\$450 additional fee applies through April 13 / \$600 after April 13

Background information is helpful when assigning housing  Smoker  Nonsmoker /  Male  Female

Roommate preference: \_\_\_\_\_ (Roommate requests are accommodated when possible)

## Education

Name of School	Year Graduated	Degree Received (if any)	Major
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High School/Prep \_\_\_\_\_

College \_\_\_\_\_

Graduate School/Banking School \_\_\_\_\_

Other Relevant Training \_\_\_\_\_

To satisfy admission requirements, you must indicate, in the area below, how you acquired a basic knowledge and understanding in the following subjects. *If a basic knowledge is not indicated*, your CEO or other authorized executive of your institution must submit a letter with this application explaining why these admission requirements should be waived. **Specify Courses or Educational Activities—One Box Must Be Checked.**

**ACCOUNTING** - Basic concepts including the accounting cycle, special journals and subsidiary ledgers, payroll records and procedures, reporting operating results, the accrual basis of accounting, partnership, and corporate accounting.

AIB \_\_\_\_\_

College Courses \_\_\_\_\_

Other (Specify) \_\_\_\_\_

**ANALYZING FINANCIAL STATEMENTS** - Characteristics of financial statements and their analysis including the goals, methods, and tools of analysis; accounts receivable; inventories; balance sheets; profit and loss analysis; and their relationship to each other.

AIB \_\_\_\_\_

College Courses \_\_\_\_\_

Other (Specify) \_\_\_\_\_

**ECONOMICS** - Basic economic principles, the economy—how it works, the Federal Reserve system, the business of banking, monetary policy and its impact on financial markets and banks, fiscal policy, and trends in banking.

AIB \_\_\_\_\_

College Courses \_\_\_\_\_

Other (Specify) \_\_\_\_\_

**This Application Requires Two Signatures** - I have read the admission requirements and desire to enroll in the school. In applying for admission, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects to the standards established by the school. I agree to the code of ethics set forth by the school. I authorize the school to release my completion status to the management of my institution upon written request from my CEO or nominating officer.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

The bank has approved submission of this application. **The signature of the president, department head, personnel officer, or other executive authorized by the bank is required for the application to be complete.**

Nominating Officer's Name \_\_\_\_\_ Title \_\_\_\_\_

(Please type or print.)

Nominating Officer's Signature \_\_\_\_\_ Date \_\_\_\_\_

*This institution does not discriminate with regard to race, religion, gender, or age.*

## Payment in full is due with application

Tuition	\$ _____
Housing (if applicable)	\$ _____
<b>Total Due</b>	<b>\$ _____</b>

Please charge registration fee to:  VISA  MasterCard  Check Ck# \_\_\_\_\_

Card # \_\_\_\_\_ Exp Date \_\_\_\_\_ Make checks payable to Tennessee Bankers Association.

Name as it appears on card (please print) \_\_\_\_\_

Card billing address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Signature \_\_\_\_\_

## Tuition

TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers	
Discounted Tuition	\$1,450	\$1,650
<b>Discounted Tuition Deadline: April 13, 2012</b>		
Standard Tuition	\$1,650	\$1,850

Payment-in-full is required with this application. Applicants will be notified of acceptance into the school after the April 15 deadline. **TBA cannot accept applications after May 4, 2012.**

**Any applicant withdrawing after April 13, 2012, but before May 4, 2012, will be refunded all fees except a \$250 cancellation fee.** There is no refund, with the exception of extenuating circumstances, if a registrant withdraws after May 4, 2012, or fails to attend the school. Refund requests must be submitted in writing to the TBA. Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

## Professional Information

### Education Background

(Check Highest Level Achieved)

- High School
- Some College
- Associate Degree
- Bachelor's Degree
- Graduate Degree

### Size of Bank (Assets)

(Check One Box Only)

- Under \$50 million
- \$50-\$100 million
- \$101-\$500 million
- \$501 million to \$1 billion
- Over \$1 billion
- Other

### Total Years of Banking Experience

(Check One Box Only)

- Less than 1 year\*
- 1-5 years\*
- 6-10 years
- 11-20 years
- Over 20 years

### Size of Bank's Loan Portfolio

(Check One Box Only)

- Under \$1 million
- \$1-\$5 million
- \$6-\$10 million
- \$11-\$50 million
- \$51-\$100 million
- Over \$100 million

### Total Years of Commercial Lending Experience

(Check One Box Only)

- Less than 1 year\*
- 1-5 years\*
- 6-10 years
- 11-20 years
- Over 20 years

**\*Applicants with less than 1 year of consumer lending experience or less than 5 years' general banking experience require written documentation from the CEO or the nominating officer supporting the request to waive this requirement**

### FOR OFFICE USE ONLY

Date Received \_\_\_\_\_ Ck. No. \_\_\_\_\_

Acknowledged \_\_\_\_\_ Accepted \_\_\_\_\_

## Mail application and payment to:

Tennessee Bankers Association  
 Attn: Monique Jenkins  
 211 Athens Way, Ste 100  
 Nashville, TN 37228-1381  
 615/244-4871 • 800/964-5525  
 Fax 615/324-1990  
 www.TNBankers.org

 **Register online at**  
[www.TNBankers.org](http://www.TNBankers.org)