



# Loan Portfolio Management



November 8, 2017  
Springfield, IL

November 9, 2017  
Lisle, IL

# Introduction

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Managing a bank's loan portfolio occurs at three levels: the highest level is the board of directors and executive management. The lending department manager or senior lender has additional duties, while at a third level the day-to-day performance of the lenders is critical. This course looks at the key roles and duties at all three levels. The focus is on the lender level, since that is the starting point for effective, overall management.

Successful lenders are able to achieve sales goals and maintain credit quality at the same time. It doesn't happen by accident, nor does it require a workaholic approach to the job. The key is organizing your individual portfolio. The result is better service to your most important customers and prospects on an individual basis.

## Who Should Attend?

Consumer lenders, private bankers, small business lenders, commercial lenders, credit analysts, portfolio managers, lending managers, senior lenders and other involved in the lending function or related support roles should attend. Executive managers and directors can also benefit from this training.

This one-day seminar provides 6 hours of credit toward the prestigious Certified Community Lender designation

# About the Presenter

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## What Others Have Said:

*"Very knowledgeable presenter with clear and explainable materials. Very helpful."*

Amanda Deen, Loan Underwriter  
United Community Bank, Pawnee

*"Richard was very interactive with his audience. Very personable and engaging."*

Gina Persiani,  
AVP Consumer Lending  
Town Center Bank, Frankfort

*"I really enjoyed the content and the speaker. He had great past experience stories."*

Jaden Widdersheim, Loan Officer  
Shelby County State Bank,  
Shelbyville

*"Richard was excellent. Not only did he identify potential issues, but he also discussed possible solutions."*

Ian Vanderford, Credit Analyst  
First National Bank in Staunton

**Richard Hamm** has been training bankers for 26 years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. His clients include national associations such as The Risk Management Association (RMA); regional banking schools such as the Barret School of Banking – Memphis, the Graduate School of Banking – Wisconsin, the Southwestern Graduate School of Banking – Dallas, the Graduate School of Banking at Colorado, and the Western States School of Banking; state banking and community banking associations in a dozen states; and individual banks.

He is based in Huntsville, AL, and has owned/operated Advantage Consulting & Training for 12 years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation, then acquisition of an existing bank. He has BS and MBA degrees from the University of Alabama, Tuscaloosa.

# Key Topics

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- A framework for organizing your portfolio at the lender level by focusing on six steps, including:
  - Creating simple relationship profiles for the largest relationships as a way to capture your marketing and credit servicing goals
  - Putting the profiles into three levels of annual plans
  - Adjusting the plans for workflow issues, and
  - Tips for executing the plans
- Also at the lender level, we cover various checklists for organizing your credit files and your desktop, plus how to better utilize the support of credit analysts and how they can enhance the portfolio-management process.
- At the department manager or senior lender level, we cover joint sales calling, achieving credit servicing goals, and reports to be made to executive management. We also discuss your issues with managing portfolio concentrations and experiences with stress-testing.
- We finish the course with the duties and responsibilities of the board of directors and executives, plus how they should monitor the various reports received. Another issue is setting proper goals and credit-quality targets. Both lenders and department managers/senior lenders need to be aware of the goals and efforts of the board and executive management.



# Registration Fees

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Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

## Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all “no shows.”**

### CBAI MEMBER

One person.....	\$265
Two or more from same banking institution.....	\$245 each

### \*\*PROSPECTIVE-MEMBER

One person.....	\$465
Two or more from same banking institution.....	\$445 each

*CDD members receive a 10% discount.*

\*\*Only financial institutions/firms eligible for CBAI membership.

# Registration Form

## LOAN PORTFOLIO MANAGEMENT

NOVEMBER 8 & 9, 2017

Please specify preferred date and location.

\_\_\_ November 8, 2017, CBAI Headquarters, Springfield

\_\_\_ November 9, 2017, Hilton Lisle/Naperville, Lisle

### Please Print

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

(E-mail address required for registration).

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

(E-mail address required for registration).

\_\_\_ I have special needs, please contact me before the seminar.

### Please select your payment method.

\_\_\_ Check Enclosed

\_\_\_ Check in Mail

\_\_\_ Pay at Door

\_\_\_ Credit Card\*

*\*If you are paying by credit card, please fill out the following information.*

*(Visa & MasterCard accepted).*

Name as It Reads on Card \_\_\_\_\_

Company Name on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Three-Digit Security Code \_\_\_\_\_



Click it in:  
[www.cbai.com](http://www.cbai.com)



Mail it in:  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



Fax it in:  
(217) 585-8738



Call it in:  
(800) 736-2224 (Illinois only)  
(217) 529-2265

## Dates and Locations

### November 8, 2017

SHAZAM Education Center  
CBAI Headquarters  
901 Community Drive  
Springfield, IL 62703  
217/529-2265

### November 9, 2017

Hilton Lisle/Naperville  
3003 Corporate West Drive  
Lisle, IL 60532  
630/505-0900

## Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

## Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

## For More Information

Tracy McQuinn, Senior Vice President  
Valerie Johnston, Vice President  
Melinda McClelland, Vice President  
Rebecca Ridgeway,  
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Jennifer Nika,  
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