



2010 MBA Commercial Lending Conference

April 7 & 8, 2010
Hilton Garden Inn
2023 Commerce Way
Bozeman, MT

Wednesday, April 7 - 8:30 am

Introduction

- Seminar expectations and objectives
- Role of a banker in today's economy
- Holistic approach to banking
- Building a strong personal brand
- Developing a value proposition

Understanding Commercial Borrowers

- Stages of business growth
- The five types of business
- Business organization and the differences between entity types

Effective Use of Financial Statements in Lending

- Case study – credit analysis
- The importance of ratio analysis
- Calculating key ratios
- Financial impact analysis
- Financial cause and effect

Lunch 12:00 pm – 1:00 pm

Case Study (continued)

- Debt structure – loan ladder analysis
- Working capital cycle in credit decisions
- Initial financial indicators – 2 minute drill

Understanding Corporate Income Tax Returns

(for Lenders)

- The different types of returns
- What to look for when reviewing tax returns
- How the financial statements tie to a company's tax returns

Group Reception - 5:00 pm

Thursday, April 8 - 8:30 am

Cash Flow Analysis

- Case Study – utilizing cash flow analysis in lending decisions
- Cash budget and profit planning
- Helping your customer understand cash budgeting
- Seasonal financing needs
- Understanding the different types of cash flow

Financial Forecasting and Financing Growing Companies

- Case Study – projecting payment capacity
- The process of balance sheet forecasting
- Properly financing growing companies
- Financing patterns and structuring debt

Lunch 12:00 pm – 1:00 pm

Sustainable Growth & Break Even Analysis

- Case Study – counseling customers on credit issues and analysis
- Understanding the revenue required to prevent operating losses

Valuation of Privately Held Companies

- Different valuation methodologies
- Capitalization rates
- Nonrecurring expenses – add backs
- Multiples and value drivers
- Premiums and discounts
- Case study – understanding a company's value and its importance to a lender

Adjourn - 5:00 pm

Seminar Instructors

Kyle D. Enger

Kyle D. Enger is a founding partner and principal at BBI Financial where he is active in the consulting, training and structuring merger and acquisition transactions. In his role as a consultant, Kyle specializes in working with closely held companies in the areas of financial management, valuation and preparation for sale.

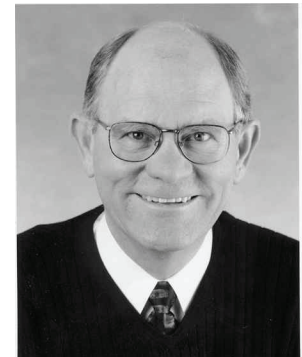


As a trainer, his engaging presentation style has made Kyle one of the most requested presenters at all of the country's top banking schools.

Kyle has taken a lead role in structuring and negotiating complicated merger and acquisition transactions, with deal sizes ranging from \$5 million to \$200 million. Kyle sits on several corporate boards of directors and is an Associate Director of Pacific Coast Banking School. Kyle holds a B.S. from the University of Washington and an MBA from the Smith School of Business at the University of Maryland where he was named entrepreneur of the year.

David A. Enger

David A. Enger is a nationally recognized expert on the subject of financial management for small businesses. As an owner of a closely held business himself and founder of Business & Banking Institute in Seattle, Washington, Enger knows firsthand the issues that face small business owners.



Mr. Enger is a former bank vice president, who is active in appraisals of closely held business interests, financial consulting, estate planning and financial seminars for business owners. David A. Enger received his BS and MBA in business administration. He currently serves on the board of numerous corporations and acts as a consultant to banks nationwide on small business banking strategies and practice. President of Pacific Coast Banking School, as well as a top rated instructor at many of the nation's banking schools, including Pacific Coast Banking School and The Graduate School of Banking in Colorado, Enger is also a nationally recognized speaker at business and banking groups.



**MONTANA
BANKERS
ASSOCIATION**
Leadership & Advocacy Since 1904

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406.582.9900

**What Other MT Bankers Have
Said About BBI's Classes:**
"Kyle is a Cash Flow Ninja! His Real
World Examples Were Extremely
Helpful!!!"
"This is the Single Best Business
Operating Class I Have Ever Taken!"

Why Should You Attend?

In developing the Commercial Lending Conference curriculum, our focus was on creating practical, application based learning sessions that culminate and solidify the key concepts necessary for lending to banking business clients. The tools learned throughout the program are designed to provide bankers with real life scenarios to identify and utilize advanced commercial banking concepts. The learning sessions will deepen participants understanding and increase their comfort level applying the material in front of their business owner clients.

Registration Form

Yes, I want to attend the MBA Commercial Lending Conference
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Bank/Firm Name _____ Phone _____ Fax _____

Address _____ City/State/Zip _____

List Registrant(s) _____	Name, Title _____	E-mail _____
_____	Name, Title _____	E-mail _____

Registration Fee

- MBA Member \$375
 - *Additional MBA Member \$325
 - Non-Member \$750
 - *Additional Non-Member \$700
- *Additional Member - Same Bank, Same City**

Payment

- Check; Payable to BANC SERVE, Inc.
 - Bill me
- MasterCard/Visa/American Express/Discover ~**
Available only with your online registration

Three Ways to Register:

FAX: Complete form and fax to 406.443.7850
MAIL: Complete form and mail to Montana Bankers Association,
1 N Last Chance Gulch, Ste. 4, Helena, MT 59601
ONLINE: Visit www.montanabankers.com (Education)

Hotel Reservations
Call 406/582-9900 to make your hotel reservations at the Hilton Garden Inn, 2023 Commerce Way, Bozeman, MT. Mention the MBA Commercial Lending Conference to get our special discounted rate.

Cancellation Deadlines
March 15, 2010 is the deadline for a full registration refund. If cancellation is after March 15, 2010, a \$50 fee will be charged.

THE MBA GUARANTEE
MBA guarantees the MBA Commercial Lending Conference will meet or exceed your expectations. If it doesn't, simply let us know and we'll refund your full registration fee – no questions asked!

For questions or additional information, please contact:
Jason Wood, Education Coordinator, at 800/541-5126 or jason@montanabankers.com