

2025 OBL COMMERCIAL CREDIT SCHOOLS

MONDAY - THURSDAY
OCTOBER 20 - 23, 2025

Attend one or both schools as we dive into all the details of commercial credit. Whether you are new to commercial credit or a seasoned professional, this training provides additional education, tools and resources to help you excel in your role.



FOUNDATIONAL OVERVIEW

Module 1: The Decision Strategy

- The Decision Strategy as a framework for evaluating opportunities

Module 2: The Asset Conversion Cycle

- The asset conversion cycle as a tool to identify and evaluate borrowing needs and causes
- The qualitative and quantitative impacts of the operating and capital investment cycles

Module 3: Industry and Business Risk Analysis

- Identifying the industry and business risks that impact the borrower's repayment capacity
- Exploring potential mitigants to offset identified risks

Module 4: Financial Statement and Cash Flow Analysis

- Key financial ratios (liquidity, leverage, debt service coverage, collateral coverage, etc.)
- Cash flow formats and implications to repayment
- Integrating business and personal cash flow to evaluate global cash flow

Module 5: Loan Structuring and Packaging

- Summarizing strengths and weaknesses
- Synthesizing the overall analysis to determine the appropriate loan structure
- Using credit enhancements to bolster the financial institution's position

Module 6: Making a Recommendation

- Work in teams to finalize analysis of a case study lending opportunity, make a lending decision, and formulate a recommended loan structure

Module 7: Loan Monitoring and Portfolio Management

- Portfolio monitoring
- Early warning signs
- Minimizing problem loans
- Lines of defense
- Aligning with the financial institution's credit and risk cultures

ADVANCED OVERVIEW

Module 1: The Decision Strategy

- Review of the Decision Strategy as a framework for evaluating opportunities

Module 2: Case Analysis: The Decision Strategy

- Apply the Decision Strategy, from preliminary analysis to financial statement analysis, to a case study scenario

Module 3: Integrated Analysis and Decision-Making

- Cash flow analysis
- Projections
- Sensitivity analysis
- Stress-testing
- Positioning opportunities anchored in future cash flow streams (new products, expansion into new markets, business acquisitions, etc.)

Module 4: Case Analysis: Audited Financial Statements

- Opinion letter
- Notes and disclosures

Module 5: Case Analysis: Government Entities and Non-Profits

- Principles of fund accounting
- Bond and tax revenue considerations

Module 6: Case Analysis: Investment Real Estate

- Evaluating leases and rent rolls
- Capitalization rates
- Appraisals
- Review and discuss the specific financial reports unique to investment real estate lending opportunities.
- Recognize and explore the nuances of financing investment real estate opportunities.

Module 7: Capstone: Case Analysis Presentations

- Work in teams to finalize analysis of a case study lending opportunity, make a lending decision, and formulate a recommended loan structure

PRICING

Bankers may register for one or both schools.

SINGLE SCHOOL

OBL Member: \$795
Non Member: \$1,590

BOTH SCHOOLS

OBL Member: \$1,590
Non Member: \$3,180

CANCELLATIONS & REFUNDS

Refunds for cancellations received in writing by October 13, 2025 will be subject to a \$100 processing fee. No refunds or credits will be granted for cancellations received after the noted date or for day-of-event no shows. Substitutions are always welcome.

FOUNDATIONAL

WHO SHOULD ATTEND

This workshop is designed for anyone having business lending responsibilities, including:

- Business bankers
- Commercial bankers
- Branch managers
- Assistant branch managers
- Underwriters and credit analysts

TIME & LOCATION

The school will be held Monday & Tuesday, October 20 & 21 in the OBL Education Center, 4215 Worth Ave Ste 300, Columbus, OH 43219. Class will be held from 8:30 a.m. to 4:30 p.m. each day.

REGISTRATION

To register online visit the [event page on our website](#) or scan the QR code. For registration assistance, contact Megan Peiffer [HERE](#). For program questions, contact Sarah Husk [HERE](#).



ADVANCED

WHO SHOULD ATTEND

This workshop is designed for anyone having business lending responsibilities, including:

- Relationship Managers
- Commercial bankers
- Underwriters
- Credit analysts

TIME & LOCATION

The school will be held Wednesday & Thursday, October 22 & 23 in the OBL Education Center, 4215 Worth Ave Ste 300, Columbus, OH 43219. Class will be held from 8:30 a.m. to 4:30 p.m. each day.

REGISTRATION

To register online visit the [event page on our website](#) or scan the QR code. For registration assistance, contact Megan Peiffer [HERE](#). For program questions, contact Sarah Husk [HERE](#).



MEET THE SPEAKER



Myrna Kennedy
Training Consultant
Moody's

Myrna Kennedy has been a leader in the commercial and community banking industry for more than 30 years. Most recently as a senior vice president and senior credit officer for Howard Bank, she was responsible for managing all underwriting, analytical staff development and effectively scheduling an administration of the bank's commercial loan portfolio. She has been a senior credit officer across several organizations and a permanent voting member of Loan committee, with additional responsibilities for managing overall credit risk, structuring commercials loans appropriately and guiding business development officers in making sound credit decisions. She spent many years at Provident Bank fulfilling various roles, helping the institution become a major player in the Baltimore region and growing its assets to \$6 billion from \$1 billion. As a result of an acquisition, she transitioned to M&T Bank, as a senior credit officer, before joining Howard Bank. Kennedy played a key role in integrating the credit departments of Howard Bank and 1st Mariner Bank when they merged, adopting best practices, retaining staff, and maintaining quality output. Outside of immediate job responsibilities, she was a coach and trainer for emerging bankers. She was an American Institute of Banking instructor for years as well as an Omega instructor with an eye toward helping others achieve in the long-term.