Wisconsin Bankers ASSOCIATION

WBA Education: Credit Analysis & Commercial Lending

In-Person Programs

Agricultural Lending School

3- or 4-day program - summer 2027 | WBA Office, Madison

This school was developed as an intermediate-level school. Case studies, in-class work, class discussions, and a farm visit are all elements of this school. This school is designed for agricultural bankers and lenders, portfolio managers, and credit analysts.

NEW! Credit Analysis Boot Camp

March 10-11, 2027 | WBA Office, Madison

Financial statement, cash flow and tax return analysis are all important components of understanding your business borrower and helping your bank make a good credit decision. This two-day boot camp is designed to be hands-on and interactive through case study analysis and classroom discussions. New and experienced staff will benefit from this program.

Introduction to Commercial Lending Boot Camp

April 6-7, 2027 | WBA Office, Madison

This school curriculum is designed to provide bankers with a basic understanding of the principles and concepts of commercial lending. Participants will learn not just what to do, but why it matters—so they can better solve client problems and navigate the credit process successfully. The program features a balanced mix of instruction, group discussion, real-world case studies, hands-on activities, and practical application drawn directly from real banking experience.

99% of bankers who attended these programs over the past 12 months would recommend the program for other bankers and their colleagues.



NEW! Identifying and Managing Troubled Credits Workshop

April 8, 2027 | WBA Office, Madison

The goal of this course is to help the banker catch the early stages of a declining credit. This course sets the path for early identification while giving the tools to assess the critical areas that if left unchanged will cause the bank a loss. A detailed discussion is provided to determine whether the credit is a rehab candidate or an exit candidate. A case study will be used and there will be light homework to complete prior to the class.

Advanced Commercial Lending Boot Camp

October 13-14 | WBA Office, Madison

It is recommended that attendees have at least 3 or more years of working experience prior to attending this advanced level program.

Take your commercial lending expertise to the next level with this highly interactive two-day school. Designed for experienced bankers, this program dives deep into advanced credit analysis tools, real-world case studies, and strategic problem-solving techniques. You'll work collaboratively in teams to analyze real businesses, tackle challenging loan scenarios, and sharpen your underwriting skills using Excel-based templates and hands-on exercises.

School of Bank Management

April 12-16, 2027 | WBA Office, Madison

As WBA's highest-level school, this program was designed to help your team become more well-rounded community bankers, learning about all the aspects of banking "as a business." Attendees will bring back knowledge and thoughtful discussion to your bank following a full week of education and networking with other community banking leaders!

Many banks will send staff to this school in preparation for future attend at the Graduate School of Banking at UW-Madison. Most of this school's faculty members are also GSB faculty members and alumni.

Virtual Single-Day Programs

C&I Lending in Today's Competitive Environment

1-day virtual workshop - October 14, 2026

This program will begin with a brief overview of C&I loan products and their typical structure. The session will then cover underwriting C&I loans including accounts receivable assessment and the use of a "Borrowing Base Certificate", the valuation and quality of inventory, and the analysis of various equipment-related issues in lending.

CRE Lending in Today's Economy

1-day virtual workshop - December 2, 2026

This program will begin with a review of "commercial real estate" including types of properties and demand/supply in the "current" market. The session will also cover the entire "loan process" by which a CRE loan is marketed, underwritten, approved, documented, "closed," and monitored. The process will include a discussion of CRE underwriting techniques and loan documentation issues.

Fundamentals of Commercial Lending 101

1-day virtual workshop - February 24, 2027

This course provides a thorough introduction to the key concepts, terminology, and processes involved in credit and lending. It doesn't assume much prior knowledge of the topic, so it's ideal for those in their first year in the industry. Attendees will walk away with a clear understanding of their job and how their specific role fits into the bank's overall profitability goals.

Credit Analysis Basics

1-day virtual workshop - February 25, 2027

This introductory level course will show how banks make lending decisions based on the five C's of credit. The three main areas of bank lending- consumer, mortgage, and commercial- will each be illustrated with real life case studies.

Fundamentals of Commercial Lending 201: Analyzing Repayment Sources

1-day virtual workshop - March 24, 2027

This online course is a "sequel" to the 101 course and is best taken after completion of that course. This course includes a case study and dives deeper into the following topics: analyzing a borrower's balance sheet, income statement, collateral, and risk ratings.

Key Ratio Analysis: Calculating and Interpreting the Numbers Correctly

1-day virtual workshop - June 3, 2027

Attendees will learn a "five-step" analysis plan to calculate the key ratios covering liquidity, activity, leverage, operating performance, and cash flow analysis and correctly interpret the financial condition of the business client. Upon completion of this session, the bank employee will also be able to better negotiate with their business clients as well as other financial professionals.

Basic Personal & Business Tax Return Analysis

1-day virtual workshop - October 18, 2027

Bank personnel are required to obtain and properly interpret tax returns for consumer, mortgage, and commercial lending purposes. The first part of this session concentrates on personal tax return analysis while the second part focuses on the analysis of various business tax returns.

Advanced Tax Return Analysis

1-day virtual workshop - November 1, 2027

This online workshop will explore several advanced tax return concepts and related analyses to help bankers work more effectively with their business customers. The session will begin with a brief overview of analyzing a business owner's personal tax return and the return of an LLC, S Corp, and C Corp, including Schedules M-1 and M-2, Schedule K-1, pass-through transactions, and other deductions. Additional advanced tax topics related to business clients will be addressed.

Virtual Development Programs

Offered in partnership with the Washington Bankers Association

Credit Analyst Development Program

6-part full-day series, offered twice each year - fall session starts September 17

In addition to the six days of live online learning, participants are required to complete 6-8 hours of homework. This prepares them to best understand the topics, challenges them to be proactive in their learning, and to seek out the advice of key individuals within their own institution when needed. After completing their individual assignments, participants then discuss within their class to compare notes and learn how their peers approached the questions. Each student is also paired with an executive-level mentor from their bank, who works with them to reinforce the classroom learning experience. Mentors are a required part of the program, and act as a sounding board to assist in understanding new concepts.

- Session 1: The Bank, The Role and Skill Set of the Credit Analyst, and this Program
- Session2: Accounting Basics/Refresher
- Session 3: Key Ratio Analysis: Calculating and Interpreting the Numbers Correctly
- Session 4: Basic Personal & Business Tax Return Analysis
- Session 5: Loan Structure, Documentation, and Compliance
- Session 6: Basics of C&I Lending and CRE Lending & Final Exam

Commercial Lending Development Program

8-part full-day series, offered once each year - next session starts fall 2027

This comprehensive program emphasizes the entire commercial loan life cycle and provides participants with current lending approaches, an updated focus on key analytics and regulatory issues. Designed for bankers already in the commercial lending field who would like to strengthen their credit skills, as well for those credit analysts moving into commercial lending, students will learn what it takes to successfully compete in the highly competitive lending market. Best practices, case studies and exposure to industry experts will be included in the curriculum.

Commercial Lending Development Program *continued*

- Session 1: Marketing/Business Development/ Negotiation Skill Building and this Program
- Session 2: Advanced Financial Statement Analysis
- Session 3: Advanced Cash Flow Analysis
- Session 4: Advanced Tax Return Analysis
- Session 5: Credit Memorandum Preparation/ Loan Committee Presentations
- Session 6: Loan Review/Documentation/ Compliance and Regulations
- Session 7: Problem Loan Monitoring/Business Law/Lender Liability
- Session 8: Comprehensive Overview: Senior Credit Officer Panel; Credit Presentations, and Final Exam

Understanding Bank Performance Series

8-part virtual series (2 hours each), offered four times each year - fall session starts October 22

Understanding Bank Performance is a foundational program designed to demystify the financial drivers of a banking institution. It transitions participants from understanding individual transactions to analyzing the bank's overall financial health and strategic positioning.
This program is essential for any banking professional—from managers to directors—who wants to understand how their specific role contributes to the bank's long-term financial success.

- Session 1: Fundamentals of Financial Statements Part 1
- Session 2: Fundamentals of Financial Statements Part 2
- Session 3: Credit Metrics and Credit Quality
- Session 4: Funding & Liquidity
- Session 5: Capital and Bank Investments
- Session 6: Risk and Return
- Session 7: Capstone Overview
- Session 8: Proforma Capstone

ABA Online Courses

Offered by WBA, your local ABA online training provider

Certificate Programs

ABA Certificate in Business and Commercial Lending

With options for self-paced learning as well as a facilitated program, this certificate explores what to look for when analyzing business and personal financial statements and tax returns. The certificate features courses on CRE Cash Flow and Cap Rates, Treasury Management and Effective Commercial Loan Write-Ups—as well as critical topics on CRE, fraud, BSA/AML and asset-based lending.

ABA Small Business Banker Certificate

Through 17 required self-paced courses mixed with online exercises and various toolkits, participants will develop the key skills for building trusted relationships with business customers and grow your book of business. Discover tactics to better engage customers by understanding their needs and being able to offer appropriate solutions. Master best practices for executing sales calls, handling objections, and delivering on-going service.

Facilitated Programs

Introduction to Agricultural Lending

Next start date: September 20, 2026

This course has been designed to provide students with a basic overview of the agricultural lending function. Updated to reflect the current challenges facing agricultural lenders, this course will help students have a fundamental understanding of the role of agriculture and agricultural lending in the financial services industry.

Commercial Lending

Next start date: November 30, 2026

Suitable for anyone who wants to learn more about the commercial lending process—the backbone of most banks' lending portfolios. Learn what goes into making a successful commercial loan and how to manage a customer relationship once the loan is approved.

Self-Paced Courses

Dozens of commercial banking focused self-paced courses are available on the ABA training platform. Courses range from less than an hour in length to multiple hours. Attendees can participate in the sessions when their schedules allow, as long as the course is completed by a designated end date, typically one year from purchase date.

WBA Partner Webinar Providers

BankWebinars.com, powered by OnCourse Learning

Community Bankers Webinar Network, powered by FinancialEd