

Farm Credit University Training Schedule
 Commercial Ag Lender Degree
 Starting October 1, 2012

Three weeks are allocated for each Module:

Kickoff webinar featuring Dr. Dave Kohl: Oct. 1

Oct. 1 – Oct. 19	<u>Module 1</u> - Financial Statement Overview & the Balance Sheet
Oct. 22 – Nov. 9	<u>Module 2</u> - Income Statement and Statement of Owner Equity
Nov. 12 – Nov. 30	<u>Module 3</u> - Cash Flows and Earnings Analysis
Dec. 3 – Dec. 28	<u>Module 4</u> - Financial Analysis of Large Commercial Loans (4 weeks due to the holidays)
Dec. 31 – Jan. 18	<u>Module 5</u> - Strategic Credit Analysis and Risk Management
Jan. 21 – Feb. 8	<u>Module 6</u> - Expansion Analysis
Middle Webinar	
Feb. 11 – Mar. 1	<u>Module 7</u> - Loan Structuring
Mar. 4 – Mar. 22	<u>Module 8</u> - Problem Loan Identification and Workout
Mar. 25 – Apr. 12	<u>Module 9</u> - Negotiations, Loan Narratives & Ethics
Apr. 15 – May 3	<u>Module 10</u> - Financial Statement Consolidation
May 8-10, 2013	Face-to-Face Training & Graduation (Charlotte, NC)