



RMA CANADIAN COURSES AVAILABLE IN ENGLISH AND FRENCH

RMA is pleased to offer a selection of our popular courses in English and French. These classroom and online courses cover lending and risk management topics and are convenient and cost effective.

**JOIN.
ENGAGE.
LEAD.**

CLASSROOM SEMINARS

Analyzing the Commercial Borrower's Industry, Market, and Competitive Risk

Beyond financial statement analysis

Overview

Analyzing the Commercial Borrower's Industry, Market, and Competitive Risk provides you with a foundation on which to base sound credit decisions derived from nonfinancial-statement analysis, such as:

- Economic and industry factors that influence a company's financial requirements.
- An overview of the company, its business strategy, and the adequacy of its management.
- An assessment of the quality of financial statements.

Cash Flow Refresher for Experienced Bankers

Understanding the effects of business decisions on cash flow

Overview

Cash Flow Refresher for Experienced Bankers provides you with an opportunity to review the fundamentals of cash flow (with emphasis on UCA cash flow) and to enhance your overall analytical skills. The emphasis is on interpreting the underlying events reflected in the financial statements and on determining whether the UCA cash flow statement accurately describes the cash impact of these events.

Financial Statement Analysis

Make sound credit decisions by applying financial statement analysis

Overview

Financial Statement Analysis is designed to teach the analytical process and decision-making techniques that you need in order to make sound credit decisions through the application of financial statement analysis.

After completing this two-day course, you will establish a foundation in the following areas of study:

- Business and industry risk analysis.
- Management analysis.
- Financial statement analysis.
- Financial drivers.
- Forecasting.
- Loan structuring.

In addition to creating a framework for applying financial statement analysis, you will learn the specifics of business risk analysis and loan structuring. Covenants, collateral, and terms and conditions of lending will also be covered.

Structuring Commercial Loans I

Overview

The objective of Structuring Commercial Loans I is to improve the probability that the financial institution will be repaid by providing you with an understanding of the fundamental principles behind structuring seasonal, working capital, and term debt. You will learn to create capital structures that work!

Understanding Your Middle Market Customer: Case Studies in Valuation and Transaction Structuring

Overview

This two-day course provides you with the fundamental concepts of corporate finance. Learn the skills you need to work effectively with repayments from cash flow or liquidation of assets, while at the same time providing a sufficient return to stakeholders.



ONLINE COURSES

Commercial Loan Documentation

Overview

The Commercial Loan Documentation Online Curriculum is a series of nine Web-based courses that are designed to meet the training needs of credit analysts, document preparers, document reviewers, commercial loan officers, and other bank personnel who are responsible for handling the paperwork associated with commercial loans. These courses will train learners to recognize what documents are required in various transactions, to be familiar with the content of those documents, and to be able to explain the content to bank customers. This program is designed as an introduction to the following aspects of documentation: authority, the forms themselves, third-party involvement, legal evidence of the loan, commitments, letters of credit, secured lending including all Personal Property Security Acts (PPSA) and Registry of Personal and Moveable Real Rights (RPMRR) and the Civil Code of Quebec (CCQ) aspects and types of collateral not subject to PPSA, RPMRR, and CCQ requirements, loan agreements, and lender liability. These courses are licensed as a complete library of nine separate courses. It is recommended that the nine courses are taken in order, although they may be taken in any order. This series of courses extends the vision of the Lending Decision Process e-learning curriculum by offering additional core credit and lending content. All nine courses will take approximately six hours to complete.

Commercial Real Estate Lending Decision Process, The

Overview

This series of courses, which you access through RMA University Online, provides a comprehensive study of commercial real estate lending beginning with a description of CRE loan types and progressing to an understanding of the underwriting process, leases, appraisals, loan structures, and related risks. The courses are licensed as a complete library (all 14) or as six separate series.

Lending Decision Process, The

Overview

The Lending Decision Process, Omni Intermedia Gold Award winner for outstanding media productions in the educational category, offers a sound foundation in the basics of commercial lending and credit. Through Web-based, audiovisual features, these 17 courses (or six separate series) present the analytical and decision-making techniques needed to make sound credit decisions using financial accounting, financial statement analysis, and cash flow analysis. Also included is an optional Accounting Refresher course for those who need to brush up on their accounting skills. There are 18 courses in the complete Lending Decision Process Series. They take between 35 and 50 hours to complete.

You will:

- Learn how key accounting principles and concepts govern the construction of financial statements.
- Understand the format and content of financial information presented in the four basic financial statements.
- Discover common disclosures included in the footnotes to the financial statements.
- Discern the nine steps in the accounting cycle.
- Learn how transactions have a dual effect on the accounting equation.
- Understand the relationship between accounting's revenue and expense recognition principles and the adjusting process.

Small Business Lending Decision Process

Overview

RMA's Small Business Lending Decision Process is a series of interactive, Web-based courses designed to teach learners the analytical and decision-making techniques they need to evaluate small business lending opportunities and make sound credit decisions. The courses will teach the practical skills needed in financial accounting, financial statement analysis, cash flow analysis, business tax return analysis, personal financial statement analysis, loan structuring, loan documentation, and monitoring the loan to make an informed decision to offer a small business borrower credit. Global cash flow is also covered.

Structuring Commercial Loans

Learn the fundamentals of structuring commercial loans

Overview

Structuring Commercial Loans (SCL) teaches the fundamental principles of how to structure a commercial or corporate loan. The right structure ensures the best chance of repayment from cash flow or, as a secondary and alternative source of repayment from the liquidation of assets, while at the same time providing a sufficient return to shareholders. The series consists of five Web-based courses, covering general principles of loan structuring and presenting case information for you to analyze. These online courses include all of the material from both the SCL I and SCL II instructor-led versions. We recommend that you take the courses in order; however, you may take them in any order that suits your needs.

ABOUT RMA

Founded in 1914, The Risk Management Association (RMA) is a not-for-profit, member-driven professional association whose sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA promotes an enterprise-wide approach to risk management that focuses on credit risk, market risk, and operational risk.

Headquartered in Philadelphia, PA, RMA has 2,500 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the Association by 18,000 risk management professionals who are chapter members in financial centers throughout North America, Europe, and Asia/Pacific. Visit RMA on the Web at www.rmahq.org.

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