



Credit Analyst Series includes the following courses:

Thursday, June 3rd – Basic Financial Statements

In this Seminar, the following basic financial statement analysis areas will be covered in a cohesive and focused manner:

- Taught in a unique approach that doesn't focus solely on numbers.
- The balance sheet equation
- Understanding the format and structure of the balance sheet
- Defining account titles
- Structure of the income statement
- Relationship between the balance sheet and the income statement

Thursday, June 17th – What Flavor is Your Cash Flow?

This seminar will focus on understanding various cash flow methods. This includes computation of the different approaches and comparisons, along with their appropriate uses and potential weaknesses.

For example, "debt service coverage" is frequently used for real estate enterprises, but it will often give incorrect indications when used on commercial loans. Find out why and how to avoid this problem. Incorporates case studies.

Friday, July 9th – Personal Financial Statements & Tax Returns

This seminar will increase your understanding of how to use an evaluate personal financial information for purposes of credit risk evaluation. Lenders, personal bankers, credit analysts, private bankers, and credit admin staff will find this presentation useful. Here are some of the issues that will be addressed:

- Looking beyond net worth
- Liquidity/Solvency issues
- AGI is not what you think it is
- Adjusted net worth
- PFS analysis issues
- Structure & purpose of PTRs
- Tax return considerations
- Calculation of personal cash flow

Friday, July 23rd – Loan Documentation, Structure, Collateral

This seminar will increase your understanding of the structure and purpose of loan documentation. Enhance your ability to explain documentation to your borrowers. Improve understanding of what documents are needed for various types of collateral and why. Improve documentation related communication between lenders and credit admin staff. Increase your understanding of the necessity of various documents.

August 16th – August 18th – NATIONAL – Business Tax Returns

Analyzing Business Tax Returns enables bank personnel to understand tax concepts relating to various business entities and the use of tax returns in estimating the customer's ability to service debt, including how taxes influence cash flow and customer operations. Through a mix of case studies, small group activities, and active discussions, participants are better prepared to apply the content learned when they return to their jobs. After completing Analyzing Business Tax Returns, participants will be able to:

- Identify key differences between financial statements and tax returns
- Identify the characteristics, advantages, and disadvantages of C corporations, S corporations, partnerships, and LLCs
- Follow the steps of the cash flow estimation process
- Identify key content in tax forms relevant to credit and cash flow analysis
- Apply fundamental tax principles
- Estimate cash flow from business activities
- Estimate debt service coverage
- Make appropriate adjustments to estimate future cash flow

Thursday, September 9th – Writing About the Risk...Elements of an Effective Credit Analysis

Here's the opportunity to take all of the topics covered in the Credit Analyst Series and apply them as practical applications in creating a credit analysis!

There are few formal training courses for teaching lenders and credit analysts about how to write an effective credit analysis. Often, the process of creating a credit analysis is learned via incomplete "on the job training." The credit analysis narrative portion of a loan presentation should be a critical element in relating the credit risk in a credit request.

Email erica@rmawi.org to register for the Credit Analyst Series OR Individual Courses