

2018–2019

# RMA Wisconsin Chapter — Credit Analyst Series

The RMA Wisconsin Chapter has scheduled their 5th Annual Credit Analyst Series to help Credit Analysts get in-depth training for all aspects of the job! You can register for these classes on an individual basis or you can sign-up for the entire series at a discounted rate. These classes can also benefit lenders and lending personnel who desire to strengthen their commercial lending skills in specific areas.

**New this Year:** Basic Financial Statement class is optional if attendee has significant experience in accounting, statement spreading, writing credit analysis, preparing loan presentations or similar activities. If you want to opt out of this class, please note your experience on page 2 of the registration form. You will be advised.

#1

## September 7, 2018 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
- Brief introduction to ratios and cash flow

**PLEASE NOTE:** This class is not included in the 6 Class Package

#3

## October 29, 2018 Analyzing Personal Financial Statements and Personal Tax Returns

This seminar will increase your understanding of how to use and 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
- PFS structure
- Liquidity/Solvency issues
- AGI is not what you think it is
- Adjusted net worth
- PFS analysis issues
- Structure of personal tax returns
- Purpose of personal tax returns
- Tax return considerations
- Calculation of personal cash flow

#2

## October 5, 2018 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.

#4

## November 29, 2018 Analyzing Business Tax Returns

Analyzing Business Tax Returns teaches you how to understand tax concepts relating to various business entities and how to use tax returns to help estimate the customer's ability to service debt. This basic course presents several aspects of analyzing tax returns, including estimating cash flow from tax returns and determining how taxes influence cash flow and the customer's operations. The course addresses all types of business entities—C-corp, S-corp, LLP, and LLC—using various scenarios.

#5

## January 29, 2019 Global Cash Flow II: A Real Estate Portfolio Perspective

This course provides you with an analytical tool that helps you determine the probability of loan repayment on real estate transactions where the owner/investor has multiple investment real estate holdings, with varying degrees of ownership interest. Learn how to gather relevant sources of cash flow information, and how to assemble that information in a clear and organized fashion in an effort to effectively analyze global cash flow implications on CRE loan repayment.

#6

## February 8, 2019 Essentials of Loan Collateral/Documentation

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.

#7

## March 15, 2019

### 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.

#### Location:

Reinhart Boerner Van Deuren  
N16 W23250 Stone Ridge Drive  
Suite One  
Waukesha, WI 53188

#### Additional Discount:

All RMA Wisconsin Chapter Supporters:  
Take \$200 off Series Pricing, or  
\$50 off individual classes #1, 2, 3, 6, 7

#### ENTIRE SERIES COST:

RMA Associate Member  
NonAssociate at Member Institution or  
Professional Member/Non Supporter  
Non Member

#### 7 Class Package - 6 Class Package

\$1,900	\$1,650
\$2,250	\$1,950
\$2,900	\$2,600

#### Cost for Each Individual Class:

RMA Associate Member  
NonAssociate at Member Institution or  
Professional Member/Non Supporter  
NonMember

# 1, 2, 3, 6, 7	#4 & 5
\$300	\$355
\$300	\$495
\$350	\$745

## REGISTRATION

Name(s) \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

I would like to sign up for the Credit Analyst Series - 7 Class Package

I would like to sign up for the Credit Analyst Series - 6 Class Package - List Experience \_\_\_\_\_

I would like to sign up for the following Individual Classes:

- #1 - Basic Financial Statements – September 7, 2018
- #2 - Cash Flow – October 5, 2018
- #3 - Analyzing Personal Financial Statements and Personal Tax Returns – October 29, 2018
- #4 - Analyzing Business Tax Returns - November 29, 2018
- #5 - Global Cash Flow II: A Real Estate Portfolio Perspective - January 29, 2019
- #6 - Essentials of Loan Collateral/Documentation - February 8, 2019
- #7 - Writing About the Risk... Elements of an Effective Credit Aalysis - March 15, 2019

Send completed registration form to [sandy@rmawi.org](mailto:sandy@rmawi.org) and we will invoice you; or

Mail completed registration form along with check payment to:

RMA Wisconsin Chapter - E4203 Horseshoe Road - Spring Green, WI 53588

Questions – please contact Sandy at 608-588-3100 or email [sandy@rmawi.org](mailto:sandy@rmawi.org)

