

RMA and its Central Indiana Chapter present...



ANALYZING PERSONAL FINANCIAL STATEMENTS AND TAX RETURNS

HOW TO IMPROVE THE QUALITY OF YOUR PORTFOLIO

NOVEMBER 3, 2006 • INDIANAPOLIS, IN

Course Overview

The objective of this course is to use tax returns and personal financial statements to determine a customer's ability to repay a loan through cash flow. Cases include a discussion of individuals, partnerships, and small businesses.

Who will benefit?

Analyzing Personal Financial Statements and Tax Returns is designed for all lending and credit professionals who rely on this information to make credit decisions.

You will:

- Improve the quality of your portfolio using personal financial statements as a predictor of repayment.
- Strengthen the underlying asset value of your portfolio through an understanding of adjusted net worth.
- Quickly identify the most relevant sections of the tax return that affect cash flow.
- Understand how taxes influence cash flow and the customer's operations.
- Analyze tax returns for individuals, partnerships, real estate transactions, and small businesses.

- Develop strategies for predicting future cash flow.

Prerequisites

A thorough knowledge of financial accounting.

Pre-course Assignment

This course requires the participant to complete a pre-course assignment that should take approximately two hours.

NASBA: 8 CPE HOURS

This section must be completed in order to properly process your registration. Which best describes your job function? Check one only.

- Auditor
- CEO/President
- COO/CFO/Managing Director
- CPA/Attorney/Appraiser
- Credit Admin/Department
- Credit Policy Officer
- Government Agency
- Human Resources/Training Director
- Insurance
- Loan Review/Administration
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Asst
- Securities Lending
- Securities Trader
- Senior Line Manager
- Student
- Underwriter/Analyst
- University/Librarian

Which best describes your area of specialty? Check one only.

- Agricultural Lending
- All Credit Activity
- Audit
- Commercial Banking
- Consumer/Retail Banking
- Corporate Office
- Credit Department
- Credit Risk
- Custody
- Enterprise Risk
- Finance Function
- Funds Management
- Government Agency
- Health Care
- International/Global Banking
- Investment Banking
- IT
- Legal
- Life/Health Insurance
- Market Risk
- Nonbank/Nonfinancial Institution
- Nonprofit/University
- Operational Risk
- Operations
- P&C Insurance
- Private Banking/Wealth Mgmt
- Real Estate Lending
- Sales and Marketing
- Securities Lending
- Securities or Fixed Income Trading

Mr. ___ Ms. ___ Mrs. ___

First Name: _____ M.I.: ___ Last Name: _____

Title: _____

Nickname for badge: _____

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Mailing address: _____

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Registration Fees
RMA member: \$425
Nonmember: \$650

Special discounted pricing when you register online
RMA member: \$395
Nonmember: \$620

Four ways to register:

- 1 Online at www.mahq.org.
- 2 By phone at 800-677-7621.
- 3 Fax your registration with your credit card number and signature to RMA at 215-446-4100. Please call RMA 24 hours after to confirm receipt.
- 4 Fill out this form and mail it with your check or credit card information to Registrar, RMA, Lbx 1140 - PO Box 8500, Philadelphia, PA 19178-1140.

Cancellation Policy (cancellations must be mailed or faxed): 15 working days before the event: full refund. 6-14 working days before the event: forfeit 50% of the fee. 5 working days or less before the event: forfeit the entire fee. No-shows will not be eligible for refunds. If the course is canceled by RMA, registrants will receive a full refund for registration fees. RMA does not assume responsibility for airline tickets purchased to attend the event.