

# RMA LENDING ACADEMY® II

May 7-9, 2018 | West Lebanon, NH

Credit Risk  
Certification:  
18 CEUs

NASBA:  
18 CPE Hours

## Course Overview

The *RMA Lending Academy II* course teaches the analytical process and decision-making techniques you need to make sound credit decisions through the application of financial accounting, financial statement analysis, cash flow analysis, and transaction structuring. You will establish a foundation in the following areas of study: business and industry risk analysis, management analysis, financial statement analysis, cash flow analysis, cash flow drivers, debt capacity, forecasting, and transaction structuring.

## Who will benefit?

This course is designed to be the cornerstone of a strong core credit curriculum and will benefit lenders in banks of all sizes.

## You will:

- Perform credit risk analysis to help clients achieve business objectives while at the same time ensuring repayment of debt.
- Create capital structures that meet rate-of-return criteria for all capital providers.
- Identify the sources of debt and equity available to commercial clients.
- Develop a comprehensive framework to analyze businesses and structure financial solutions.
- Create value-added services through a relationship planning and financial advisory orientation to client management.

## Prerequisites

You should have mastered the skills taught in *RMA Lending Academy I*. These skills include an understanding of basic accounting principles, including GAAP, the accounting cycle, and the basics of business cash flow. In addition, you should be able to:

- Identify industry characteristics and life cycles.
- Analyze a business balance sheet and income statement.
- Identify a business customer's needs.
- Analyze a personal financial statement and tax return.

## Precourse Assignment

The open enrollment version of this course requires the you to complete a precourse assignment that should take approximately two hours.

## Precourse Materials

Once you register, you will receive a confirmation email with a link to download precourse materials that must be completed prior to attending the course. Please contact Customer Care, 1-800-677-7621 or [registrar@rmahq.org](mailto:registrar@rmahq.org) if you do not receive the email within one business day.

IT'S SMART TO BE AN  
ASSOCIATE MEMBER.

RMA Associate  
Members enjoy  
**preferred pricing** on  
all chapter cosponsored  
open enrollment courses.



# RMA Lending Academy® II

May 7-9, 2018 | West Lebanon, NH | Event # 313605-18

Registration Fee (All prices in U.S. dollars)  
Associate members: \$1,095  
Nonassociates from member institutions/  
professional members: \$1,295  
Nonmembers: \$1,895

**Promotional Code: CHP**

Mr.  Ms.  Mrs.

First name \_\_\_\_\_ M.I. \_\_\_\_\_ Last name \_\_\_\_\_

Nickname (for badge) \_\_\_\_\_ Title \_\_\_\_\_

Institution \_\_\_\_\_

Mailing address \_\_\_\_\_

City \_\_\_\_\_ State/province \_\_\_\_\_ Zip/postal code \_\_\_\_\_

Country \_\_\_\_\_ **Attention Canadian registrants:** Please be advised that remittance of GST tax is your responsibility. RMA is not required by law to register and collect GST taxes in Canada.

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

## Billing Information Same as above

Name \_\_\_\_\_ Institution \_\_\_\_\_

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

Address \_\_\_\_\_

City \_\_\_\_\_

State/province \_\_\_\_\_ Zip/postal code \_\_\_\_\_ Country \_\_\_\_\_

## Cancellation and Transfer Policies\*

**Cancellations:** A full refund of course registration fees will be issued for cancellations received 15 or more business days prior to the event start date; 50% if cancelled 6-14 business days prior, and no refund for 5 or fewer days. If you fail to attend the event, you forfeit the entire fee. In the event the course is cancelled by RMA, you will receive a full refund for registration fees. However, RMA does not assume responsibility for any other expenses, including the purchase of airline tickets, incurred by you in connection with attending the event.

**Transfers:** You may transfer one time to a new date up to five or more business days prior to the event. If you are unable to attend a similar event within one year from the original registration date, you forfeit the entire registration fee.

*Please note: Written (fax 215-446-4100 or email registrar@rmahq.org) cancellation is required to process all refunds and transfers.*

Use our tailored email alerts to keep informed in your area of interest, which you can update below:

- Industry benchmarking
- Enterprise risk
- Credit risk, commercial
- Credit risk, retail
- Operational risk
- Market risk
- Regulatory compliance
- Securities lending

Please choose your discipline. Check all that apply:

- Enterprise risk
- Credit risk
- Market risk
- Operational risk
- Regulatory compliance
- Securities lending
- Not in a risk discipline

Please select your current level in risk management:

- Entry level, early stages
- Mid-level
- Senior/executive management
- Not in a risk management role

## Five ways to register

Web: [www.rmahq.org](http://www.rmahq.org) / Phone: 800-677-7621 / Fax: 215-446-4100

Email: [registrar@rmahq.org](mailto:registrar@rmahq.org) / Mail: RMA, Lbx 1140-PO Box 8500, Philadelphia, PA 19178-1140

Check enclosed  VISA  MasterCard  AMEX  Diners Club  Discover

Credit Card number \_\_\_\_\_ Exp. date \_\_\_\_\_

Signature \_\_\_\_\_

I understand my signature authorizes The Risk Management Association to charge my credit card for this purchase.

This section must be filled out in order to properly process your registration.

Which best describes your job function? Please check all that apply.

- Auditor
- Business Line Operational Risk Manager
- CEO/President
- Chief Credit Officer
- Chief Risk Officer
- COO
- Chief Operational Risk Officer
- Chief Information Officer/Director IT
- Chief Regulatory Affairs Officer
- CFO/Finance
- Chief/Senior Lender
- Compliance Officer/Manager
- Corporate Operational Risk Manager
- CPA/Attorney/Appraiser
- Credit Administration/Department
- Credit Policy Officer
- Dean/Professor/Teaching Assistant
- Government Agency
- Human Resources/Training Director
- Insurance
- IT Manager
- Legal Counsel
- Loan Review/Administration
- Market Risk Officer
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- Student
- Underwriter/Analyst
- University/Librarian

Which best describes your area of specialty? Please check all that apply.

- Agricultural Lending
- Audit
- Commercial Banking
- Consumer/Retail Banking
- Corporate Office
- Credit Department
- Credit Risk
- Custody
- Enterprise Risk
- Finance Function
- Funds Management
- 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 Management
- Real Estate Lending
- Sales and Marketing
- Securities Lending
- Securities or Fixed-Income Trading

