

FEES

The following fees include the program, materials, continental breakfast, lunch & refreshments:

IBA Member

\$425 Both Days - First Person

\$355 Both Days - Each Additional Person

\$225 One Day Only - First Person

\$155 One Day Only - Each Additional Person

NonMember

\$850 Both Days

\$450 One Day Only

AGENDA BOTH DAYS

8:30 a.m. Registration & Continental Breakfast

9:00 a.m. Program Begins

12:00 Noon Lunch (included)

1:00 p.m. Program Resumes

4:00 p.m. Program Adjourns

LOCATION

The Analyzing Personal Financial Statements will be held on Tuesday, July 24, 2018. The Analyzing Business Financial Statements will be held Wednesday, July 25, 2018 at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd., Indianapolis, IN 46240. Directions, map and a list of local hotels are available on our website at www.indianabankers.org or by calling 317-387-9380.

SPECIAL ACCOMMODATIONS

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need any special accommodations or have dietary restrictions, please let us know.

CONFIRMATION / CANCELLATION

The IBA will send confirmations as requested for its programs. Please check the appropriate box and include a fax number on the registration form or e-mail Marcy Borden at mborden@indianabankers.org. You may also call the IBA Office at 317-387-9380.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are welcome at any time.

Non-Profit Org.
U.S. POSTAGE
PAID
Indianapolis, IN
Permit No. 221

The purpose of these workshops will be to provide practical, step-by-step techniques for analyzing both personal and business financial statements. Register now for one or both workshops.

SEMINAR

- Attend these IBA Seminars -

ANALYZING PERSONAL FINANCIAL STATEMENTS & TAX RETURNS

Tuesday
July 24, 2018

ANALYZING BUSINESS FINANCIAL STATEMENTS & TAX RETURNS

Wednesday
July 25 2018

**IBA Center for
Professional Development**

Indianapolis



INDIANA BANKERS™
ASSOCIATION

Register Online

www.indianabankers.org



IBA Foundation Inc.
8425 Woodfield Crossing Blvd.
Suite 155E
Indianapolis, IN 46240

Mailing Address Information
If the addressee listed on this brochure is no longer employed at the bank or the mailing address is incorrect, please update the information on our website at www.indianabankers.org or contact Michelle Long at 317-387-9380, or email: mlong@indianabankers.org

ANALYZING PERSONAL FINANCIAL STATEMENTS & TAX RETURNS

July 24, 2018

This one-day class is designed to strengthen your ability to analyze personal financial statements and tax returns within a simple, logical and consistent framework. It provides the tools needed to reduce voluminous amounts of personal financial information into a concise, relevant picture of cash flow or an assessment of an individual's financial strength as guarantor of a business loan. We use cases to illustrate key points along the way, so bring your pencil!

Subjects that will be covered during the seminar include:

- A “three-step” approach to reviewing and analyzing a personal financial statement (PFS) that will improve your efficiency
- Key features of bank-provided formats for a PFS (as well as a credit application) compared to an accountant-prepared PFS, including descriptions and definitions of assets and liabilities, reported income, and contingent liabilities
- How to calculate adjusted net worth and outside net worth
- The limitations of a PFS and why more information (often tax returns) is needed
- Why personal tax returns can be difficult to analyze and how to target relevant information consistently
- Understand the spectrum of situations and how residential mortgage underwriting's focus on “income” can lead to differences in how bankers focus on cash flow
- How to link sources and types of income to the primary tax return schedules
- A simple cash flow approach using worksheets and cases
- A brief introduction to the concept of global cash flow used in most business situations
- How to uncover cross-selling opportunities from the personal financial statement and tax returns

ANALYZING BUSINESS FINANCIAL STATEMENTS & TAX RETURNS

July 25, 2018

This one-day class introduces bankers to business financial statements, their role in the lending process and primary analytical techniques. Bankers will learn to distinguish between different types of financial analysis situations and sources of loan decision data. As an accounting review, they will build a financial statement for a small business on both the cash and accrual basis of accounting, then build a business tax return from the cash basis data. Special issues with company-prepared statement and tax returns will also be highlighted, plus major accounting issues and management decisions involved in how businesses compile the data and how this range of options can dramatically affect results. From a comprehensive case, we will cover the key analytical ratios and how to interpret them.

Specific subjects that will be covered during the seminar:

- The three primary methods of business accounting, including GAAP or accrual accounting
- Structure and purposes of financial statements
- Accounting review with building cash and accrual financial statements (and cash basis tax return) for a small business
- Accountant-prepared statements and examples of the related cover letters
- How bankers and investors classify and “spread” the data
- Key ratios, their definitions and meanings, and application to a comprehensive case
- How to use industry and comparative data
- The importance of interim statements
- How tax returns are similar to and different from financial statements
- Unlocking the mysteries of Schedule M-1 and Schedule M-2
- Intellectual commitment, discipline and ethics as they apply to management, accountants, analysts and others who deal with financial statements

ABOUT YOUR PRESENTER

Richard Hamm has been training bankers for over 26 years, specializing in all phases of commercial lending and credit, including portfolio & risk management, commercial real estate & appraisals, plus selling & negotiating skills. His training work includes our top industry associations (the ABA & RMA), regional banking schools (Barret School of Banking - Memphis, Graduate School of Banking - Wisconsin, Southwestern Graduate School of Banking - Dallas, and Graduate School of Banking at Colorado), numerous statewide banking and community banking associations, plus individual banks.

On the consulting side, he has been involved in director training, loan policy formation, bank formation (start-ups & acquisitions) and related strategic planning. The RMA Journal has published over 20 articles by Hamm on various lending topics, and he has served for many years on its Editorial Advisory Board. He is based in Huntsville, AL and owns/operates Advantage Consulting & Training after a 22-year banking career including senior positions in lending and credit. He has BS and MBA degrees from the University of Alabama.

WHO SHOULD ATTEND - PERSONAL FINANCIAL STATEMENTS

Branch managers, consumer lenders, mortgage bankers, private bankers, small business lenders, commercial lenders, credit analysts, loan review specialists, special assets officers, lending managers and credit officers.

WHO SHOULD ATTEND - BUSINESS FINANCIAL STATEMENTS

Branch managers, private bankers, small business lenders, commercial lenders, community bankers, credit analysts, loan review specialists, special assets officers, lending managers and credit officers involved in business and commercial lending.

ANALYZING PERSONAL & BUSINESS FINANCIAL STATEMENTS & TAX RETURNS

(Dept. 54)

Please type or print legibly.

Copy this form for additional participants.

Name _____

Nickname for Badge _____

Bank/Firm _____

Address _____

City/State/Zip _____

Phone _____

Fax _____

Emergency Phone # (In case of bad weather, etc) _____

E-Mail _____

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Payment Information

Total payable to the IBA Foundation, Inc. \$ _____

Check Enclosed VISA MasterCard

Account Number _____

Exp. Date _____