



Financial Analysis Toolkit

February 16 & 22, 2012, 12:30 - 2:30 p.m. (MT)



Part I - February 16, 2012, 12:30-2:30 MT

Personal Financial Statement Analysis

The foundation of this concise, fast-paced seminar is based on the fact that loans to individuals should not be collateral-based decisions. Financial strength and ability to repay must be the primary focus of credit underwriting. However, analysis of personal financial condition is substantially different from financial information provided by business borrowers. Case study exercises will help participants better utilize the information provided and the analysis techniques presented. Highlights include:

- Why analysis of personal financial information is increasingly important to consumer and commercial lenders
- Personal financial information constraints and requirements
- Analysis tools (Adjusted Net Worth) to more realistically evaluate financial strength
- Determining debt repayment ability by analyzing individual cash flow using tax returns and other tools
- Simple ratios which provide understanding of the borrower's cash flow, liquidity and financial soundness.

Part II - February 22, 2012, 12:30-2:30 MT

Federal Tax Return Analysis

Tax returns can be a significant source of helpful information once the format, content and purpose of the many forms and schedules are understood. This fast-paced seminar will help both consumer and commercial lenders better understand and use personal and business tax return information to make better, more confident loan decisions. This program will improve your ability to evaluate cash flow and more fully understand the financial strength of an individual or company. The information presented will also help you improve customer service, protect the bank and enhance career development. Highlights include:

- The difference between IRS tax return and Generally Accepted Accounting Principles (GAAP)
- The most important questions to ask about tax returns for individuals, corporations and partnerships
- Case study regarding Form 1040 and supporting schedules
- Developing cash flow from a personal tax return
- Evaluating a company's earnings and financial condition using a tax return
- Limitations regarding the use of tax returns
- Easy-to-use forms/worksheets.

Presenter

Bob Ullom, R.V. Ullom & Company

Audience

The series is taught at the basic level; however, it is appropriate for new and experienced personnel. Consumer and commercial lenders, credit analysts, loan review and department managers will benefit.

CE Applied: 2.5 hrs. CLBB/CPB w/the ICB

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Part I - Financial Statement Analysis

February 16, 2012

Webcast/Materials (live hookup)

\$250 mem \$500 non-mem

On-Demand Webcast/Materials*

\$270 mem \$540 non-mem

SW2-1050

Part II - Tax Return Analysis

February 22, 2012

Webcast/Materials (live hookup)

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