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Strengthen your institution with new training opportunities and publications from RMA.

RMA is excited to introduce several new offerings to help you effectively manage today’s risk management landscape.

NEW
**360° Negotiation Skills for Bankers: Follow-up Blended Learning Option:** All who complete the 360° Negotiation Skills for Bankers course are eligible for a blended learning follow-up Web seminar designed to help you practice identifying strategies for dealing with difficult negotiators, drawing from the 360° Negotiation Skills course’s five-step negotiation process. This one-hour recorded on-demand Web seminar is offered at no charge to all who complete the one-day instructor-led course.

NEW
**Navigating Information Technology in the Board Room:** How can directors keep up in light of changing information technology? Read RMA’s new publication, which illustrates how directors can elevate their game in the oversight of IT, outlining concerns and issues in the most important areas of today’s ever-changing IT world.

NEW
**Third-Party Risk Management: Driving Enterprise Value:** How can you protect your bank from third party threats? Read RMA’s newest publication, which provides a guide to optimizing third-party due diligence, controls, and monitoring so your institution can maximize value from the “mini operational and cultural ecosystems” that are third-party relationships.

NEW
**Risk Management Academy:** Effective risk management in banking suggests that all staff members, independent of their functions, are risk managers within the three lines of defense risk governance/organization model. RMA’s Risk Management Academy is a three-day course that provides a comprehensive look at modern risk management in banks including stakeholder requirements, framework and principles, and how to manage key constraints such as capital and liquidity.

NEW
**Critical Thinking:** This one-day course provides bank personnel with an opportunity to learn the fundamentals of critical thinking. You will apply critical thinking skills – analysis, communication, creativity, objectivity, problem-solving – in your daily activities by prioritizing current steps and actions and rearranging them into more efficient processes.

IN THE SPOTLIGHT
**RMA’s Academic Program:** A growing concern among RMA members and bankers is the future of the banking industry and the development of the next generation of talent. RMA is dedicated to providing young people with the resources they need to build a brighter future. Through our Academic Program, RMA offers The RMA Foundation Scholarship Program and FREE Student Membership.

The RMA Foundation Scholarship Program grants scholarships to college undergrad students who are interested in working in the banking industry after graduation. Scholarships range from $2,000 to $8,000 and can be renewed up to two additional years, provided each student fulfills the renewal requirements and maintains their free student membership with RMA.

A FREE student membership with RMA gives students the tools they need to differentiate themselves and position themselves as strong candidates to potential employers in the financial services industry.
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Arkansas, California, Colorado, Illinois, New York, and Oklahoma

Because of licensing requirements, you must be an RMA member to take courses in these states. Call an RMA Customer Care representative at 800-677-7621 for membership information.
RMA’s eStatement Studies℠ is the only source of comparative data that comes directly from the financial statements of small and medium-size business customers of RMA’s member institutions. Plus, round-the-clock online access gives you the ease and flexibility to use this wealth of information at your convenience.

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• Make more informed decisions in less time.
• Show clients that you understand their business better than your competitors do.
• Evaluate your clients’ strengths and weaknesses more accurately.
• Identify more and better qualified prospects.
• Perform immediate benchmarking with the simple-to-use format.

How does eStatement Studies achieve all that?

• More up-to-date. Our data is updated annually.
• More reliable. Our data comes directly from the financial statements of RMA member banks’ customers.
• More consistent. We have been providing the same consistent data since 1919. This means you can accurately compare your customers to the industry standard year after year.
• More value. Get 20 years of data on a feature-rich platform.

eStatement Studies features

Financial Ratio Benchmarks and Industry Default Probabilities and Cash Flow Measures

Financial Ratio Benchmarks

RMA’s financial ratio benchmarks are derived from more than 260,000 financial statements of RMA member institutions’ borrowers and prospects.

Financial Ratio Benchmarks includes:

• Nineteen classic financial statement ratios, clearly defined.
• Common-size balance-sheet and income-statement line items, arrayed by asset and sales size. Six different asset and sales size categories are presented to ensure a perfect match to your situation.
• More than 800 industries are presented using the 2017 North American Industry Classification System (NAICS) codes.
• Data available for 20 years. You’ll get the most up-to-date information for the current period, and you will be able to quickly compare it to past periods.

Industry Default Probabilities and Cash Flow Measures

Which industries and types of companies are most vulnerable in today’s environment? Industry Default Probabilities and Cash Flow Measures allows you to see not only which industries are the most susceptible, but also to what degree.

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Industry Default Probabilities and Cash Flow Measures includes:

• Cash flow measures on a common-size percentage scale arrayed by asset and sales size.
• Probability of default estimates on a percentage scale, mapped to an .edf bond rating scale, using Moody’s RiskCalc Plus.
• Change in position, normalized, year over year, for eight financial statement line items.
• Trend data available for the past five years.

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Export data into an Excel® spreadsheet that includes a client comparison worksheet allowing you to calculate your client’s financial statements. eStatement Studies includes a license to incorporate eStatement Studies data into your client reports—a $139 savings.

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* State spans two regions
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Single industry data is available by individual 2012 NAICS (North American Industry Classification System) code. Order today to obtain this timely, high-quality information.

#### Financial Ratio Benchmarks and Industry Default Probabilities and Cash Flow Measures Individual NAICS

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Download only—available at [www.rmahq.org](http://www.rmahq.org).

Send us your statements and reap your rewards!

RMA Member institutions are eligible to submit statements to our Annual Statement Studies submission drive. Statements from institutions such as yours help make the Statement Studies the trusted resource it has been since 1919. Through partnerships with Moody’s, Baker Hill, FIS Global, Wolters Kluwer, Finastra, and other software providers, we have extraction tools built into the major spreading software packages that allow you to easily create submission files to send to us for inclusion in the Annual Statement Studies.

In addition to knowing that you are helping improve the industry benchmarks, submitting to the Annual Statement Studies drive also gives you one year of free access to eStatement Studies (the online version of the Annual Statement Studies) for your entire institution on an IP-basis. You won’t need to manage user names and passwords. You’ll have a link customized for your institution that you can place on your intranet and grant access to everyone in your institution.

Even a handful of statements can make a difference. We cannot show benchmarks for industries in which we don’t have enough statements. We encourage you to submit as many statements as possible. All identifying information is removed from the statements before they are submitted for confidentiality (we never receive the names of the clients, only the NAICS code and the zip code for industry classification and regional data segmentation). Your contribution can help us expand by providing even more industries for analysis.

Please contact our Statement Studies Team at 215-446-4087 or at studies@rmahq.org for submission guidelines or to learn about submission benefits.
The RMA Journal®

Take a step into the future of banking while maintaining a strong foothold in the fundamentals. Subscribe to The RMA Journal.

The RMA Journal is the Association’s award-winning flagship publication. Community and international bankers alike value how The RMA Journal brings best practices and lessons learned to their desks (and their devices) 10 times each year.

Since 1918 The RMA Journal is long revered for its practical, how-to approach to lending and risk management issues.

In the past several years, The Journal has responded to RMA’s recognition of the importance of an integrated risk approach. It was the first publication to introduce the importance of enterprise risk management. Its coverage of regulatory issues is excellent, particularly its comprehensive discussion of the effort to reform the Basel Accord.

The Journal provides a forum for bankers, professionals in related fields, banking regulators, consultants, and academics to discuss important ideas and trends affecting the financial services industry. All articles are reviewed before publication by an external advisory board with significant industry knowledge and experience.

Each issue’s cover story focuses on an issue that is of critical importance to RMA’s membership. For example, recent cover stories include, Contemplating the Industry Post Crisis, Construction Lending in a Recession, and Mapping Expected Declines in the U.S. Auto Industry.

Count on The RMA Journal for quick, practical ideas to help you improve your bottom line and articles that make you stop and reevaluate the modus operandi of your department, division, or entire institution. Take a step into the future of banking while maintaining a strong foothold in the fundamentals. Subscribe to The RMA Journal.

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Ten issues per year. Product #616201
(The December–January issues and the July–August issues are combined.)

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Single Issues. Product #616206

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To learn more about the RMA Journal, go to the RMA home page at www.rmahq.org and click on the quick link to The RMA Journal.
The RMA Knowledge Center provides comprehensive information for the financial services industry. Continually updated with new information, it is the first integrated source of information on enterprise risk management.

Since its introduction, thousands of bankers, attorneys, and other professionals involved in lending to construction contractors have purchased this excellent book. The revised edition contains all the information that made the original an instant classic. It truly is a tool for the new millennium and beyond.

What’s in it for you?

RMA’s *Analyzing Construction Contractors* examines the contractor’s nonfinancial traits, reviews the contractor’s financial condition and performance, and appraises the contractor’s ability to repay the loan. Plus, the book contains a proven, step-by-step method for analyzing your construction contractor customer.

Consider the risk you take for your bank every time you book a construction loan. Now consider how this best-seller can help you, your staff, and every professional in your bank involved in the credit and lending process make the right decision and avoid living a long time with the wrong one.

**Product #609621**

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For information on RMA’s course, *Analyzing Construction Contractors*, see p.29.

Banking Pillars: How Banks of All Sizes Can Achieve Excellence under Basel III

One of the biggest challenges for the banking industry in the aftermath of the financial crisis is in navigating new and changing regulations, many of which have emanated from the Basel III Accord. In *Banking Pillars*, author Peter W. Buerger walks readers through the various Basel III requirements regarding liquidity, risk weighting, stress testing and more, and how they are being put into practice in the United States and Europe. *Banking Pillars* summarizes the most important issues on the regulatory landscape to help financial executives and other interested readers absorb complex material in a clear and concise package. Ultimately, the book is about prudent and simple things in life that are important to human beings all over the world: having money (capital or solvency), having some cash in your pocket (liquidity), knowing your risks, operating with realistic and sustainable goals in mind, and acting as an honest businessperson.

**Product #640838**

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Broke: America’s Banking System: Common Sense Ideas to Fixing Banking in America

Published by RMA and written by Richard J. Parsons, *Broke: America’s Banking System, Common Sense Ideas to Fix Banking in America* recommends systemic improvements to basic banking in America and offers a common sense approach to transforming the industry.

The recent financial crisis revealed substantial design flaws in the U.S. and global banking systems. Although public policy makers like the Federal Reserve have done an admirable job of preventing the crisis from becoming the Second Great Depression, the system remains flawed. As a result, the U.S. is vulnerable to future banking shocks that could lead to greater government intervention and more financial hardship for Americans.

Parsons seeks to break the trend of repeating the same mistakes with thoughtful insights and recommendations to help the banking industry regain its stature.

**Product #640291**

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A Director’s Voyage through Risk Management

A director’s worth is in the capacity to think carefully about the big opportunities and risks; to raise questions that represent new approaches, new thinking, and subtle differences; and to make informed decisions.

In *A Director’s Voyage through Risk Management*, published by RMA, Dean Yoost advises board members on how to navigate the tumultuous seas of the modern financial services industry. From cybersecurity to cultural challenges to third-party risk and more, Yoost stresses the need to identify important risks and emerging threats and to obtain the insight necessary to effectively challenge management.

Dean A. Yoost is a board member of a large global bank and a large global insurance company. He is also an advisory committee member of a captive finance company. He is a retired partner of PricewaterhouseCoopers, where he spent 33 years and served as an elected member of PwC’s Global Oversight Board.

Product #641140

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Investing in Banks: Strategies and Statistics for Bankers, Directors, and Investors

In *Investing in Banks: Strategies and Statistics for Bankers, Directors, and Investors* Parsons focuses on the banking statistics that translate to long-term earnings and stock market success—and the ones that spell trouble.

From loan-product concentrations to bank capital to the all-important risk-adjusted return on equity (RAROE), Parsons sheds light on the metrics that matter to banks of all sizes. He also identifies big picture risks that threaten bank profitability and shareholder returns. Readers are introduced to banks that have overcome industry commoditization pressures by developing competitive advantages that reward shareholders with superior long-term risk-adjusted returns.

In addition to being a highly practical book, it also makes for interesting reading. If you ever wondered about how the age of a CEO affects the likelihood that a bank will be sold, or what determines Warren Buffett’s bank stock purchases, *Investing in Banks* has the answers.

Product #640978

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Navigating Information Technology in the Boardroom

Information technology is the single biggest factor contributing to an institution’s future, altering the status quo and prompting rapid and transformational changes in strategies, operating models, and customer relationships.

In *Navigating Information Technology in the Boardroom*, authors Dean A. Yoost and Bernard F. Mathiasel show how directors can elevate their game in the oversight of IT, outlining concerns and issues in the most important areas of today’s ever-changing IT world.

Product #641212

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Perspectives on Credit Risk, Portfolio Management, and Capital: Readings from The RMA Journal®

Published by RMA, Perspectives on Credit Risk, Portfolio Management, and Capital: Readings from The RMA Journal® features several articles written by Michel Araten and Joseph L. Breeden, plus works by many other authors. The RMA Journal articles selected for inclusion in this book highlight some of the significant contributions that RMA and the various authors have made over the 2001–14 period in advancing improvements in banks’ credit risk management practices. They reflect the key risk parameters associated with credit extensions—probability of default, loss given default, and exposure at default—as well as how these measures may be translated into capital requirements with implications for pricing, risk-adjusted returns, and stress testing. Some of the articles candidly describe the conflicts between those measures banks use for internal decision making and the more stringent measures that regulators use for assessing regulatory capital adequacy.

Problem Loan Strategies

Even the best lenders make loans that go bad. How they manage them to the best advantage of their institutions is what makes the difference. Chart the best course of action for every prospective and existing problem loan situation that confronts your loan officers with Problem Loan Strategies.

Problem Loan Strategies exposes you to almost every type of problem loan situation you might encounter. With this wealth of information, you will be able to chart the best course for every problem loan you confront.

Coverage includes:
- Preventing problem loans.
- Detecting problem loans.
- Gathering information.
- Analyzing problem loans.
- Solving the problem.
- Developing the game plan.
- Deciding on workout.
- Liquidating the collateral.
- Reducing the debt to judgment.
- Collecting the judgment.

Plus:
- Overview of the Bankruptcy Code.
- Liquidation cases.
- Reorganization cases.
- Plan of reorganization.
- Other considerations.

Product #640826

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Third-Party Risk Management: Driving Enterprise Value

Third-party relationships power your institution, but they also expose it to additional cyber, business continuity, BSA-AML, and model risks.

In RMA’s newest publication, author Linda Tuck Chapman provides a guide to optimizing third-party due diligence, controls, and monitoring so your institution can maximize value from the “mini operational and cultural ecosystems” that are third-party relationships.

Product #641215

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Credit Risk Certification (CRC)

Take control of your career with the only recognized professional designation for credit and lending professionals

Why Should You Be Credit Risk Certified?

In today’s rapidly changing financial services industry, credit and lending professionals will continue to play a critical role in shaping the risk profile of their respective institutions. The CRC is the only recognized professional designation for credit and lending professionals, and earning it gives you added credibility among colleagues and clients alike. As a risk professional credentialed through RMA, you demonstrate a commitment to the credit risk industry and a level of industry knowledge that has been recognized by an objective, outside organization.

Validate Your Credit Risk Skills

There are many benefits of RMA’s Credit Risk Certification credential.

1. Distinction
   Becoming a CRC holder establishes you as a member of a respected group of CRC credential holders and provides your employer with an objective measurement of your capabilities.

2. Expertise
   Passing the CRC exam is an indicator that a CRC holder possesses the knowledge and skills necessary to master a myriad of credit risk situations.

3. Networking
   The CRC provides you with a platform to network with some of the world’s leading credit risk management professionals, expanding your professional knowledge and opportunities.

4. Leadership
   Earning the CRC is a step in your own personal career growth and gives you added confidence in your skills as you pursue your short- and long-term career goals.

5. Personal Growth
   Mastering the content of the CRC exam represents a commitment to the credit risk profession, and to your career overall, positioning you as a leader in the field. Attaining the CRC provides the feeling of personal achievement and the satisfaction of conquering a rigorous exam developed by the best credit risk practitioners.

What Makes the CRC a Recognized Benchmark Designation?

The CRC program measures your grasp of fundamental concepts, the application of those concepts, and the best thinking on the subject.

To become a CRC holder, you must pass an intense multiple-choice exam and must demonstrate several years of professional work experience in the credit and lending field. Earning the right to use the CRC designation after your name demonstrates knowledge, professionalism, and dedication to the profession.

Continue Your Education with RMA

To ensure that you stay current in the credit risk field, RMA requires you to complete 45 continuing education units every three years. Ongoing learning assures that you are continuing the commitment you began when you first passed the CRC exam. You can earn your continuing education credits by taking RMA courses in credit risk or operational risk, or by attending learning activities from other institutions.

Are You Ready for Certification?

Candidates applying for the Credit Risk Certification examination should be banking professionals with a minimum of three years (five years recommended) of credit risk experience. The candidate should be familiar with:

- Evaluating a client’s industry, markets, and competitors.
- Assessing a client’s management ability.
- Completing accurate, ongoing, and timely client financial assessments.
- Assessing the strength and quality of client/sponsor cash flow.
- Evaluating collateral values, including collateral inspections.
- Identifying repayment sources, and structuring and documenting credit exposures.
- Dealing with problem loans and actions.

Exam Fee: $495

To learn more, or to apply to take the examination, please visit our website at www.rmahq.org/crc.
Credit Analysis Certificate
Develop the next generation of credit professionals at your institution

The certificate was created to validate your bank’s training outcomes/tasks. The knowledge tested represents core components of a comprehensive training curriculum.

Who will benefit?
Individuals who have fundamental credit risk analysis training and seek to, or have been asked to, demonstrate their comprehension of that training via an independent test.

How can it be used?
The certificate represents a tangible confirmation of achievement and indicates an individual’s readiness for the next step in a credit and/or lending career.

Your bank can use the certificate to validate its entry-level training program as a culminating exam.

Note: Not to be used for hiring purposes.

About the Exam
The online exam, which is available only to RMA member institutions, includes 70 questions and takes approximately two hours to complete. A score of 80% or higher is required to pass. Upon passing, employees will receive the following:
- A Certificate of Competency.
- FREE access to RMA's Ethics and Commercial Lending online course.

What is covered in the exam?
The exam features questions on a variety of commercial banking topics including:
- Cash flow and financial statement analysis.
- Structuring commercial loans.
- Personal financial statement/tax return analysis.
- Business tax return analysis.
- Industry and market analysis.

Individuals who pass the exam demonstrate comprehension of these skills, thereby validating your bank’s training program and helping you identify those individuals who are ready to progress to the next level within your institution.

What resources are available?
- The RMA Body of Knowledge contained within RMA University Online.
- The RMA Fundamentals Exam contained within RMA University Online.

These resources are meant to refresh the awareness of the participant regarding the subject matter and are not prep materials or a substitute for what was learned during formal training, on the job training, and mentoring. Training may come from a variety of sources, none of which need be an RMA offering.

What kind of feedback will test-takers receive?
For every question missed, an individual test-taker will receive the performance task that served as the basis of the question.

What kind of feedback will your bank’s test administration receive?
- A list of test takers from your institution with their respective scores.
- A summary of your institution’s results.

What specific core credit risk and lending essentials are tested?
The essentials that are tested have been determined by subject matter experts and bankers based on the following subject areas:
- Cash flow analysis.
- Financial statement analysis.
- Structuring commercial loans.
- Personal financial statement/tax return analysis.
- Business tax return analysis.
- Industry and market analysis.

Certificate Fee

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- Individuals have two chances to pass the exam. They can retake the exam one time for no additional charge. Test takers have up to 180 days to take the exam a second time.
- Individuals who fail to pass the exam after two tries, must re-register and pay an additional $75 fee to retake the exam.

For more information about the certificate and to order multiple seats, please contact your Relationship Manager (see page 5).
CERTIFICATES

Operational Risk Management Fundamentals Certificate
Prepare your employees for the next step in their ORM career

The ORM Fundamentals Certificate Exam was developed under the guidance of RMA’s Operational Risk Council. It was created to validate an institution’s entry level ORM training program and/or identify any gaps in training, which may be bridged through one or more of RMA’s operational risk Web seminars.

Who will benefit?
The exam is intended for individuals who are new to the operational risk discipline to demonstrate that they have a solid foundational knowledge of key principles in the practice area. Individuals may sit for the exam at any time they choose. Institutions may sponsor a group of people to take the exam.

For the individual, passage of the exam and awarding of the Certificate confirms that he or she has a solid understanding of general operational risk concepts. For the institution, the exam can be used to validate its entry-level training program and/or identify any gaps in training, which may be bridged through one or more of RMA’s operational risk Web seminars.

About the Exam
The exam is offered online and is comprised of 30 questions. The exam takes approximately one hour to complete and a score of 80% or higher is required to pass. Individuals who achieve a passing score will receive a Certificate of Competency.

What is covered in the exam?
The exam features questions on topics that are aligned to the operational risk framework. These topics developed by RMA’s operational risk councils are also the subject of the following Web seminars offered by RMA:

- Introduction to Operational Risk
- Information Security in Operational Risk
- Internal Loss Events: Embedding Internal Loss Data in an Organization’s DNA
- Key Risk Indicators: What They Are and Why You Need Them
- Quantitative Modeling of Operational Risk
- Risk and Control Self-Assessments
- Understanding External Losses for a Robust Operational Risk Program
- Understanding the Boundaries Between Credit Risk and Operational Risk
- Understanding the Value of Scenario Analysis in Operational Risk

Participants may purchase access to all nine Web seminars at a discounted rate when signing up for the exam. Participants will receive a link to purchase the Web seminars after signing up for the exam. The cost per person to access all sessions is $50 for members and $100 for non-members. Once the order is placed, it takes approximately 24 hours to receive links to the Web seminars. Participants may view them for 30 days. They also will be prompted to download the student slides. We recommend that participants listen to the study materials as well as view the slides, as there are additional items mentioned by the instructor in the seminars that are not listed on the slides.

When do test-takers receive their exam results?
An individual will receive his or her score immediately upon completion of the exam. The results become official upon the individual’s receipt of the ORM Certificate, which will be sent by RMA via mail following successful completion of the exam.

Certificate Fee

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- Individuals who fail to pass the exam after two tries, must re-register and pay an additional $75 fee to retake the exam.

For more information about the certificate and to order multiple seats, please contact your Relationship Manager. See page 5.
Online Courses
Gain a competitive edge in the industry with RMA University Online

RMA University Online offers award-winning web-based training. Our expanding suite of online courses provides credit and lending professionals with the skills needed to grow into seasoned industry experts. Read more about each course on its corresponding page, or contact your Relationship Manager (page 5) for additional information.

Accounting for Bankers: An Online Simulation
Most accounting courses teach students how to do the job of an accountant. This approach works great if you’re planning to become a CPA, but as a banker, you’ll want to focus on different factors. Bankers analyze financial statements instead of prepare them. This online course emphasizes concepts instead of calculations and the impact of those concepts on the financial statements being analyzed.

Please see page 24 for more information.

Commercial Loan Documentation

Commercial Loan Documentation provides commercial lending and credit professionals with a greater understanding of the documents that are encountered when making loans.

Please see page 39 for more information.

Commercial Real Estate Lending Decision Process

The Commercial Real Estate Lending Decision Process provides a comprehensive study of commercial real estate lending beginning with a description of CRE loan types and progressing to an understanding of the underwriting process, leases, appraisals, loan structures, and related risks.

Also available in a Canadian version in both English and French.

Please see page 44 for more information.

Ethics and Commercial Lending

Ethics and Commercial Lending, 2013 Silver Horizon Interactive Award Winner and 2012 Omni Intermedia Gold Award winner for outstanding media production in the educational category, guides participants in identifying and handling ethical issues.

Please see page 50 for more information.

Lending Decision Process

The Lending Decision Process, Omni Intermedia Gold Award winner for outstanding media production in the educational category, offers a sound foundation in the basics of Commercial and Industrial (C&I) lending and credit.

Also available in a Canadian version in both English and French.

Please see page 56 for more information.

Small Business Lending Decisions Process

The Small Business Lending Decision Process is the latest addition to our suite of interactive, Web-based training solutions. The series is designed to meet the training requirements associated with smaller credits typical of small business lending or business banking units.

Please see page 70 for more information.

Structuring Commercial Loans

Structuring Commercial Loans teaches the fundamental principles of how to structure a commercial or corporate loan. The right structure ensures the best chance of repayment from cash flow or as a secondary and alternative source of repayment, from the liquidation of assets, while at the same time providing a sufficient return to shareholders.

Also available in a Canadian version in both English and French.

Please see page 71 for more information.

RMA University Online offers the following benefits:

- Easy-to-use, interactive interface.
- Zero travel expenses.
- Flexibility of learning when you want, where you want.
- Compatibility with other learning management systems (LMS).
- Accessibility for bank intranets.
- SCORM compliant.
- Interconnectivity with the Diagnostic Assessment of Lending, Skills and Knowledge and the Fundamental Exams within eMentor®.
- Trackable exams to assess knowledge and retention.

For more information, please contact your Relationship Manager (see page 5).
RMA’s Diagnostic Assessments
Assessing Your Resources: How the Diagnostic Assessments Benefit Your Bank

Are you making the most of your training resources? Is your staff receiving appropriate training for their skill level? Are you wondering how to assess the skill level of your staff so that you can accurately answer these two questions?

RMA’s Diagnostic Assessments of Commercial and Industrial (C&I) Credit and Lending Skills and Commercial Real Estate Credit and Lending Skills establish a skills baseline and provide remediation for deficiencies. Both assessments facilitate the development of employees who make sound lending and credit decisions, while developing a consistent credit culture within the bank.

RMA devotes significant time and resources to develop rigorous assessments that are accurate and reliable indicators of proficiency. Our development process is guided by recognized experts in the field of testing and assessment working with active professionals in the financial services industry. As a result, RMA’s assessments are genuinely valid diagnostics that recognize gaps in knowledge and assess skills based on core concepts (unlike those in the industry created to sell courses).

Furthermore, the assessments contribute to your bank’s profitability and productivity by showing you where to best spend your training dollars.

How the Assessments Were Developed: Built by Bankers for Bankers

Tens of thousands of bankers have trusted RMA to test the competency of credit and lending professionals. Who better than your professional peers to set the standards for RMA’s Diagnostic Assessments?

Under RMA’s direction, separate panels of experienced commercial bankers and bank training directors developed specific questions reflective of the content and intent of each assessment’s competency or testing area. Respondents’ answers to the questions serve as a measure of their skills—their competency in each area, and, therefore, in the entire discipline of commercial lending and credit risk or commercial real estate lending and credit risk.

Periodically, RMA engages a team of specialists to revise the competencies and questions. Pilot sessions with different banks consistently show an extremely high level of both reliability and validity. In other words, the Diagnostic Assessments will do precisely what they are intended to do and in a consistent, dependable manner.

Available in RMA University Online

Both Diagnostic Assessments are components of RMA University Online, RMA’s portal to comprehensive, online industry research and training, which also features:

- eMentor®
- Self-paced, award-winning online courses:
  - Accounting for Bankers: An Online Simulation
  - Commercial Loan Documentation
  - The Commercial Real Estate Lending Decision Process
  - Ethics and Commercial Lending
  - The Lending Decision Process
  - The Small Business Lending Decision Process
  - Structuring Commercial Loans

Upon completing an assessment, you will receive a result of acceptable, moderate, or significant, based on the needed level of training. Regardless of result, you will receive performance tasks for incorrectly answered questions and links to eMentor’s Best Practices within RMA University Online. For moderate training needs, these links may serve as remediation. For significant needs, the most effective training is instructor-led or online courses, along with the aforementioned eMentor links.

In addition, your bank’s administrator will have access to reports that aid in assessing training needs for an individual or group. Because each individual’s and bank’s needs differ, RMA recommends that individuals and/or training administrators contact the appropriate RMA Relationship Manager for a consultation about suggested training solutions.

Diagnostic Assessment of Commercial and Industrial Credit and Lending Skills

The purpose of the Diagnostic Assessment of C&I Credit and Lending Skills is to identify training needs specific to core competencies in commercial credit and lending. The assessment is designed for professionals actively engaged in the commercial credit and lending functions in a bank with a suggested minimum of 18–24 months experience. This level of experience will vary by type of institution and may, in some cases, relate to someone with as little as 12 months experience to as much as several years of experience.

The C&I Diagnostic Assessment provides feedback in terms of knowledge, skills, and abilities. It identifies the current level of competency and provides an opportunity to enhance individual performance and contribute to improved institutional performance. Individuals will receive a competency assessment measure and detailed feedback on specific credit risk concepts. The Assessment consists of seven separate modules, ranging from 20 to 30 questions, each with a separate score.
The assessment will help you determine what training, if any, is required to bring personnel up to prescribed levels of knowledge.

Additionally, the assessment can be:
• Used regardless of your institution’s size.
• Taken by one individual or by thousands.
• Taken by C&I lenders with at least 18 to 24 months of experience.

Now There Is One Exam Available to Both the U.S. and Canada (English/French)

The Diagnostic Assessment measures your staff members’ training needs based on their responses to multiple choice questions in the core credit competency areas:
• Financial Accounting
• Risk Assessment
• Financial Statement Analysis
• Cash Flow Analysis
• Loan Structuring
• Legal and Documentation Issues
• Problem Loan Management

Diagnostic Assessment of Commercial Real Estate Credit and Lending Skills

The Diagnostic Assessment of CRE Credit and Lending Skills consists of 60 test questions designed to probe for commercial real estate competency of your commercial real estate lenders. The assessment will help you determine what training, if any, is required to bring personnel up to prescribed levels of knowledge.

Additionally, the assessment:
• Can be used regardless of your institution’s size.
• Can be taken by one individual or by thousands.
• Can be taken by credit and lending professionals with at least 18 to 30 months of commercial real estate experience who have command of standard credit skills: cash flow, balance sheet and income statement analysis, and tax returns.

Available in U.S. Version

The Diagnostic Assessment of CRE Credit and Lending Skills measures your staff members’ training needs based on their responses to multiple-choice questions in six major testing areas:
• Types of CRE Loans, Risk Areas, and Performance Drivers
• CRE Underwriting Process
• Financing and Monitoring Different Types of Properties
• Understanding and Evaluating Leases, Appraisals, and Environmental Assessments
• Loan Structure and Documentation Considerations
• Construction Lending

For more information, please contact your Relationship Manager (see page 5).
WHERE TO BEGIN: ASSESSING YOUR NEEDS

The Risk Management Association has so many different courses that the choice can often seem overwhelming. Where should you begin? What’s best for a person with your background…and experience…and goals? Which courses—and in which sequence—best lay the groundwork for success?

If you want to build a career in risk management, the first thing you should do is assess where you are in terms of your knowledge and skill level.

eMentor’s Fundamentals Exam

If your bank has eMentor®—RMA’s affordable online credit knowledge and information resource—take the Fundamentals Exam to learn which credit risk areas you need to work on most. If you don’t already have access to eMentor®, get your bank to come on board as a subscriber. It’s an invaluable knowledge tool and industry resource. In fact, eMentor® automatically comes with unlimited online access to eStatement Studies℠.

RMA’s Diagnostic Assessment

RMA’s Diagnostic Assessment of Lending Skills and Knowledge can help you identify your training needs. The Diagnostic Assessment is available online. If your bank has elected to enhance its eMentor® subscription by including the Diagnostic Assessment, the latter’s modules will link directly to specific materials in eMentor® for certain training needs. In other words, it can serve as a one-stop quick reference learning source.

Core Credit Risk and Lending

Foundational Essentials:

• Analyzing Business Tax Returns
• Analyzing Personal Financial Statements and Tax Returns
• Analyzing the Commercial Borrower’s Industry, Market, and Competitive Risk
• Building Small Business Loan Relationships
• Cash Flow Analysis I: UCA Fundamentals
• Commercial Credit for Lenders (self study)
• Commercial Loan Documentation
• Commercial Real Estate Lending I: Introduction
• Commercial Real Estate Lending II: Underwriting
• Commercial Real Estate Lending III: Global Cash Flow
• Financial Accounting (self study)
• Financial Statement Analysis
• Global Cash Flow I: Foundations in GCF Concepts
• RMA Lending Academy I®
• Real Estate Lending Academy
• Structuring Commercial Loans I
• Writing the Credit Analysis

Online:

• Commercial Loan Documentation
• The Commercial Real Estate Lending Decision Process
• Ethics and Commercial Lending
• The Lending Decision Process
• Small Business Lending Decision Process
• Structuring Commercial Loans

Intermediate Essentials:

• 360° Negotiation Skills for Bankers
• Cash Flow Analysis II: Applied Concepts
• RMA Lending Academy II®
• Structuring Commercial Loans II
• Detecting Problem Loans
• Understanding and Interpreting Real Estate Appraisals

Advanced Essentials:

• Relationship Management Skills for Commercial Lenders
• Advanced Lending Academy: Corporate Finance Concepts
• Problem Real Estate Loans
• Problem Loan Workouts

Risk Management Executive Education:

• The RMA/Wharton Advanced Risk Management Program
Specialized Credit Risk and Lending

- Agricultural Credit Analysis
- Analyzing Construction Contractors
- Asset-Based Lending for Non-Asset-Based Lenders
- Cash Flow Refresher for Experienced Bankers
- Commercial Real Estate Lending Forum
- Construction Loan Management: Administering the Construction Loan Process
- Health Care Lending Forum
- Lending to the Long-term Care Industry
- Lending to Medical and Dental Practices
- Lending to Municipalities
- Lending to Nonprofit Organizations
- Loan Review Department Managers Forum
- Real Estate Appraisal Managers Forum

Web Seminars on Demand

- Bonding and Banking: How to Mitigate Construction Risks
- Capitalization Rates: A User’s Guide for Lenders and Risk Managers
- Commercial Appraisal Review in Distressed Markets
- Commercial Real Estate Evaluation Issues
- Credit Trends in Commercial Lending
- EBITDA
- Financial Statement Fraud: The Numbers Never Lie…or Do They? Part 1: How Financial Statements are Falsified
- Financial Statement Fraud: The Numbers Never Lie…or Do They? Part 2: How to Detect Falsified Financial Statements
- Interpreting ESA
- Lending to Hospitals
- Lending to Private Schools
- Off-Balance-Sheet Risks in Financial Accounting
- Skill Practice Session for 360° Negotiation Skills for Bankers
- Taking the Mystery Out of Credit Derivatives: Credit Default Swaps
CREDIT RISK ANALYSIS PERFORMANCE TOOL

eMentor®
The industry research and training tool for credit and lending professionals

As a credit officer or commercial lender, you’re responsible for making sure your bank’s credit quality is high. Can you call up the hard data you need to make sound credit decisions? When reputations are on the line—yours and your institution’s—you need to arrive at the right decision every time.

eMentor is a comprehensive market intelligence tool that provides the quality data and resources you need to make smarter, faster decisions so you can stay ahead of your competition and improve your bottom line.

eMentor®: Essential Data for Your Credit and Lending Team

Who needs eMentor? All the key players on your team – senior credit officers, credit reviewers, credit administrators, credit analysts, relationship managers, and business development professionals. That’s why eMentor allows access for multiple users.
eMentor puts your credit professionals on the same page by connecting them to the same extensive body of data, even if they’re not in the same office. In fact, there is no limit to the number of users your institution can have in eMentor. With a wealth of options, credit professionals can work in concert across the enterprise to enhance results for your institution.

All You Need to Know in One Product

Call Preparation Briefs: Know your prospects’ or customers’ specific business challenges with our targeted intelligence including visually enhanced, lender-ready Call Preparation Briefs from RMA’s strategic financial service partners at IBISWorld. Using this valuable resource shows a client that you understand the internal and external factors associated with their industry. The briefs contain prospecting questions designed to help you sound like an expert when calling on the client, which ultimately enhances your calling experience as a commercial lender, underwriter, analyst, or credit officer.

RMAs Annual Statement Studies®: Access the only source of comparative data on 788 industries which comes directly from the financial statements of small- and medium-size business customers of RMAs member institutions. For nearly a century, RMA has been the market leader in providing this type of real data, collected with no speculation. The financial ratio benchmarks are derived directly from more than 260,000 statements of financial institution borrowers and prospects, and industry default probabilities and cash flow measures. Through eMentor, you have the ability to profile a client’s or prospect’s financial information against the statistical data through our export feature. You can also compare your client geographically as well as historically with 19 years of statistical data.

Industry Reports: You have access to 208 current and frequently updated national industry analysis reports (5-digit NAICS codes) custom-created for eMentor from RMA’s strategic financial service partners at IBISWorld. Each analyst/underwriting focused report is accompanied by a lender-oriented Call Preparation Brief.

Training Resource Center

Best practices: Refer to these time-honored best practices on the core principles of commercial analysis and lending that can be used as training, remedial support training, and as an information resource or library. We offer best practices in Commercial Lending (U.S. version and Canadian versions in English and French) and Commercial Real Estate (U.S. version only) featuring the following categories:

• Getting to Know the Customer
• Analyzing Nonfinancial Risks
• Understanding the Numbers
• Structuring the Deal
• Pricing the Deal
• Presenting the Deal
• Closing the Deal
• Monitoring the Relationship
• Dealing with Problem Loans

eCases: Refine your consultative and analytical skills and build your credit acumen with case scenarios that present a practical approach to integrating business, industry, and management analysis with financial analysis and transaction structuring. Managers can assign cases and test comprehension with the Fundamental Exams in the eMentor Exams section.

Worksheets: Calculate the numbers and create information record sheets with these interactive forms that contain useful templates. The Worksheets can be saved to your PC hard drive or bank network drive for your convenience.

Library

RMA Journal: Access a selection of articles from The RMA Journal®, RMA’s award-winning publication written by risk professionals for risk professionals. The articles are categorized by topic to help you find what you’re looking for. Some articles review the basics that make for sound strategic and lending decisions. Others share with you the most authoritative thinking on the most current issues.

Credit Lending Dictionary: (U.S. version and Canadian versions in English and French): This helpful resource provides definitions for commonly used words and terms, enabling everyone to become more conversant on the job. Concise definitions are included for Federal Reserve regulations and relevant legal and documentation concepts.

Accounting Audio Conferences: These recorded audio conferences provide:

• A standard guide to spreading financial statements and trick of the trade when using RMA statement studies.
• An update on deferred revenues, EBITDA, and Capex impact in free cash flow.
• An update on revenue recognition, lease capitalizations, CECL, non-GAAP metrics, and GASB.
• An update on deferred taxes, going concern.
• Revisions revisited and principles practiced.
eMentor® (cont.)
The industry research and training tool for credit and lending professionals

eMentor Exams
Assess your staff’s credit and lending knowledge, track their progress, and chart a path for their success with training tools like self-scoring exams and easy-to-create reports.

CRC Example Questions: Answer sample test questions on topics related to the RMA CRC exam.


eMentor surpasses anything our competitors offer. See for yourself: Combined Training and Commercial Lending and Industry Intelligence

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Contact your Relationship Manager (listed on p. 5) today for a free no-risk, no-obligation trial.
360° Negotiation Skills for Bankers
It’s more than just trying to beat your competitor’s price

Course Overview

360° Negotiation Skills for Bankers incorporates a variety of training approaches to help you build strong negotiating skills and transfer those skills back to the workplace. You’ll have the opportunity to experience and practice the most effective ways to negotiate with customers, uncover their true needs, cross-sell other bank services to strengthen the relationship, and sell the credit internally to the best advantage of the bank.

Follow-up Blended Learning Option NEW

All who complete the 360° Negotiation Skills for Bankers course are eligible for a blended learning follow-up Web seminar designed to give you practice identifying strategies for dealing with difficult negotiators, drawing from the 360° Negotiation Skills course’s five-step negotiation process. This one-hour recorded on-demand Web seminar is offered at no charge to all who complete the one-day instructor-led course: 360° Negotiation Skills for Bankers.

Who will benefit?

This course is designed for financial personnel to help them better negotiate both with their customers and internally. Participants could include bankers with various backgrounds, experience, and areas of expertise including:

- Community bankers
- Corporate bankers
- Credit officers
- Branch officers
- Trust officers
- Relationship managers
- Cash management personnel
- Branch managers with business loan responsibilities
- Anyone who has to negotiate with customers.

You will:

- Explain the five-step negotiation process and apply it to customer and internal negotiations.
- Identify the five negotiation styles and determine when they are appropriate to use in a customer negotiation.
- Use active listening and questioning techniques to gain relevant information from customer conversations.
- Use the four-step approach to identify negotiation alternatives that meet both the bank’s and the customer’s interest.
- Explain the five-step negotiating process to respond to difficult negotiating tactics.

How can you take this course?

RMA makes it easy for you to access this course. We offer 360° Negotiation Skills for Bankers in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Registration Fee

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites

A minimum of one to two years of commercial banking experience is highly recommended. Prior experience with loan structuring is beneficial.

Case Study

The case study is about JS Manufacturing, Inc., a customer of the bank that has asked for a term loan to finance some capital equipment. The precourse introduction includes a summary of the pertinent financial details. In class groups are assigned either the role of the bankers or the role of the customer and given role-specific information. Then the negotiation begins and each group works through a five-step process to achieve the best outcome.

Precourse Assignment

The open enrollment version of the course requires you to complete a precourse assignment that should take approximately one half hour.

Tests

Pre- and post-tests are available upon request.
Accounting for Bankers: An Online Simulation

Course Overview
Most accounting courses teach students how to do the job of an accountant. This approach works great if you’re planning to become a CPA, but as a banker, you’ll want to focus on different factors. Bankers analyze financial statements instead of preparing them. This online course emphasizes concepts instead of calculations and the impact of those concepts on the financial statements being analyzed.

Accounting for Bankers teaches you how to analyze a financial statement and use the information to better understand the sources and uses of cash. You will work in a fictitious, virtual bank and study the topics through an interactive presentation of information. Following the instruction, you will engage in three simulations to apply the skills and information you have learned.

Since the course is user-driven, you can move through it at your own pace. It is estimated to take approximately 9 hours and 40 minutes to complete the entire course.

The course covers:

Module 1: The Basics
Learn key terms and concepts and follow along as an example company goes through the accounting cycle from beginning to end.

Topics include:
- The entity.
- The matching concept.
- CPAs services and opinions.
- Footnotes.
- The balance sheet.
- Assets.
- Liabilities.
- The balance sheet – the format.
- The income statement.
- Statement of retained earnings.
- Statement of cash flows.
- The accounting cycle.
- Analyzing transactions for dual effect.
- Debits and credits.
- Revenue and expense recognition.
- The adjusting process.
- Buddy accounts.
- Accounting cycle demonstration.

Module 2: Cash Impact Analysis
Learn how to isolate cash flows through cash impact analysis. This process is particularly useful in your banking career because it will enable you to determine how transactions specifically affect cash. It gives you a much better picture of a company’s ability to repay a loan as opposed to just looking at the company’s financial statements.

Topics include:
- Introduction to cash impact analysis.
- Sales and accounts receivable.
- Cost of goods sold/inventory.
- Operating expenses and prepaid accounts.
- Operating expenses and accruals.
- Straight balance sheet changes.
- Change in cash.

Module 3: Operational Assets
Learn about fixed assets, natural resources, and intangibles—long-term assets that are necessary for the generation of revenue.

Topics include:
- Introduction to operational assets.
- Accounting for the cost.
- Accounting for decreasing value.
- Straight-line depreciation.
- Accelerated methods.
- Accounting for disposal.

Module 4: Inventory and Cost of Goods Sold
Examine inventory and cost of goods sold. You will complete examples without the extensive calculations that normally accompany inventory and cost of goods sold. Your task is to understand the concepts and processes used to analyze inventory and cost of goods sold, and their effect on the income statements and balance sheets of potential borrowers.

Topics include:
- The inventory equation.
- Periodic and perpetual.
- Valuation methods.
- The LIFO reserve.
- Lower of cost or market.
- The manufacturing company.

How can you take this course?
RMA makes it easy for you to access this course. We offer Accounting for Bankers: An Online Simulation as an online course offered in RMA University.

Resources
All necessary resources, including sample financial documents, are included in the e-learning course. You can save these resources to your desktop and/or print them.

For more information, please contact your Relationship Manager (see page 5).
CREDIT RISK

Advanced Lending Academy: Corporate Finance Concepts
Learn the principles of corporate finance and valuation, transaction structuring, and interest rate risk management

Course Overview
Learn how to apply and interpret the basic principles of corporate finance and valuation, transaction structuring, and interest rate risk management—all of which can be part of a sound and profitable relationship. Examine the role of risk analysis and transaction structuring in the context of shareholder value, relationship planning, and financial advisory skills.

Who will benefit?
This course is designed for financial professionals who call on commercial companies. Those who have studied corporate finance at the college level will learn to view corporate valuation from the perspective of both the financial advisor and the client. This course is also appropriate for those who need to understand how corporate finance transactions affect traditional lending relationships.

You will:
• Learn to recognize customers’ business strategies and identify how the discipline of corporate finance can facilitate the achievement of those strategies.
• Compare the principles of various business valuation methods.
• Create optimal capital structures to ensure repayment of debt and an appropriate rate of return to all capital providers.
• Understand the mechanics, features, benefits, and credit risk implications of interest rate management products.
• Determine hedging strategies to meet clients’ financial objectives.
• Learn to create solutions to help clients mitigate financial risk.

How can you take this course?
RMA makes it easy for you to access this course. We offer Advanced Lending Academy: Corporate Finance Concepts as an open enrollment course. See www.rmahq.org for a course calendar.

Registration Fee

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Credit Risk Course: 3 days
Credit Risk Certification: 24 CEUs
NASBA: 24 CPE hours

Prerequisites
You should have a solid understanding of credit risk analysis and loan structuring. In addition, a familiarity with corporate finance and time value of money concepts would be helpful.

Precourse Assignment
You are required to complete a precourse assignment that should take approximately two–three hours to complete.

Tests
Pre- and post-tests are available upon request.
Agricultural Credit Analysis
Interpreting farm and ranch financial statements

Course Overview
Thousands of agricultural lenders have attended this premier workshop from all segments of the agricultural finance industry. This comprehensive course was developed by Centrec Consulting Group, LLC of Savoy, Illinois, a recognized leader in the development and delivery of training programs for agricultural lenders. Designed to meet the needs of today’s agricultural lender, it focuses on the analysis and interpretation of historical and projected farm and ranch financial statements—the critical components of the credit analysis process that continue to frustrate even the most experienced lenders. Although lectures are an important part of the course, you spend the majority of your time analyzing case studies and participating in small group discussions with your colleagues and experienced faculty.

Who will benefit?
Agricultural Credit Analysis is designed for loan officers, loan administrators, and credit personnel who are responsible for or support agricultural lending in their institutions. The workshop also will benefit lenders who serve agriculture-related industries.

You will:
• Ask the right questions to get a better understanding of the borrower’s financial condition.
• Make more sound credit decisions with confidence based on commonly available information.
• Identify and articulate the key strengths and weaknesses of a credit request.
• Build a stronger agricultural loan portfolio.

How can you take this course?
RMA makes it easy for you to access this course. We offer Agricultural Credit Analysis as an open enrollment course. See www.rmahq.org for a course calendar.

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Credit Risk Course: 3 days
Credit Risk Certification: 24 CEUs
NASBA: 24 CPE hours

Prerequisites
You should have a working knowledge of the fundamentals of commercial lending and credit.
The ALLL Workshop: Understanding CECL
Learn through a hands-on workshop presenting best-practice approaches related to estimating the ALLL and the transition to CECL

Course Overview
This comprehensive, scenario-based training program presents the key estimating, regulatory, and accounting challenges faced by community banks in determining their reserves—a bank’s most critical quarterly calculation.

The two-day program is developed and presented by MST, the education-based and leading provider of ALLL solutions to community banks. Experts in various disciplines will present information and best-practice approaches related to estimating the ALLL and the transition to CECL—regulatory, accounting, technology, etc.—and will provide course materials that allow you to apply lessons learned in working through various allowance scenarios.

Who will benefit?
• Chief financial officers
• Financial reporting professionals
• Special assets professionals
• Audit and compliance professionals
• Risk management professionals
• Credit review professionals
• Bank auditors
• Bank regulators

You will:
• Hear an overview of CECL.
• Streamline your ALLL data collection, processes, and planning for transition.
• Learn CECL modeling ideas and examples.
• Use and create economic forecasts.
• Discuss what you can do now to prepare for CECL.
• Learn why and how to implement a loss emergence period into your loss experience.
• Understand the difference between historical loss and migration analysis, and how loss migration is used to track risk characteristics of loans experiencing eventual loss events.
• Learn how to determine, implement, and manage a probability of default and loss given default to support an expected loss based on past events.
• Gain insight into the FASB standards for “Disclosures about the Credit Quality of Financing Receivables and the Allowance for Credit Losses,” and the role and importance of SEC call and disclosure reports in accommodating ASU 2010-20.
• Understand ASC 310-10 valuations and modeling, including modified discounted cash flow (DCF).
• Participate in discussions regarding best practices for objectively rating the impact of internal and external qualitative and environmental factors.
• Obtain methods for supporting reserve calculations and reporting for an acquired portfolio.
• Review reports and graphs that improve estimating results and address documentation requirements.

How can you take this course?
RMA makes it easy for you to access this course. We offer The ALLL Workshop: Understanding CECL as an open enrollment course. See www.rmahq.org for a course calendar.

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Please note: only bankers or regulators may participate.

Credit Risk Certification: 12 CEUs
NASBA: 12 CPE Hours
Course Overview

Analyzing Business Tax Returns enhances your ability to evaluate credit risk by teaching you tax concepts relating to various types of business entities and how to use tax returns to help estimate a borrower's ability to service debt.

Who will benefit?

This course is designed for commercial loan officers who lend to individuals and small businesses. However, all bankers who need to increase their understanding of income tax returns and cash flow will benefit from attending this course.

You will:

• Be able to identify differences between financial statements and tax returns.
• Be able to explain the characteristics, advantages, and disadvantages of C corporations, S corporations, partnerships, and LLCs.
• Apply the steps in the cash flow estimation process.
• Identify key content in tax forms relevant to credit and cash flow analysis.
• Be able to explain fundamental tax principles.
• Estimate cash flow from business activities.
• Calculate debt service coverage.
• Apply appropriate adjustments to estimate future cash flow.

How can you take this course?

RMA makes it easy for you to access this course. We offer Analyzing Business Tax Returns in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
NASBA: 8 CPE hours


Prerequisites

You are expected to have a thorough knowledge of financial accounting.

Precourse Assignment

You must complete a reading assignment before attending class. The assignment should take less than one hour.

Tests

Pre- and post-tests are available upon request.

New Feature

When registering for this course, you have the option to receive your course materials digitally through The RMA Reader, or through hard copies.

The RMA Reader is an online app available for download in both the Apple App Store and Google Play Store. There is also a desktop/laptop app, and a browser version of the RMA Reader, available at RMAU.org.

The RMA Reader offers many unique features:

• Convenience, flexibility – no manuals to tote.
• Ability to take notes within the Reader.
• Ability to bookmark your place in the manual.
• Ability to use a calculator within the Reader.
• Quick links to interactive reference material including spreadsheets, worksheets, and tax forms.
• Full search of text within the manual.

If you choose to receive your course materials digitally, you will receive an email with download instructions two weeks prior to the event date.
Analyzing Construction Contractors
How creditworthy is your contractor customer?

Course Overview
Learn about the two primary accounting methods and their tax implications, the content and purpose of the contractor status report, and credit analysis. Explore financing sources, company overviews, financial analysis, operating performance, liquidity, leverage, and solvency. Gain practical guidance on assessing the contractor’s ability to repay the loan through cash flow rather than collateral or guarantees.

The Participant’s Manual and the course textbook, *Analyzing Construction Contractors*, are integrated to allow easy comparisons between classroom notes and particular topics in the textbook.

Who will benefit?
Bankers and creditors who need to know how to structure viable credit accommodations for construction contractors will find this course valuable.

You will:
• Compare and contrast the contractor accounting methods: completed contractor and percentage of completion.
• Evaluate the contract status report.
• Analyze the operating performance, liquidity, leverage, and solvency of the contractor.
• Estimate repayment ability from cash flow, collateral, and guarantees.

How can you take this course?
RMA makes it easy for you to access this course. We offer *Analyzing Construction Contractors* in two convenient formats:

1. In your facility, taught and administered by RMA.
2. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Precourse Assignment
You are required to complete a precourse assignment that should take approximately two hours.

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For a book on this subject, see the publications section at the end of this catalog.

*Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours*
Analyzing Personal Financial Statements and Tax Returns
How to improve the quality of your portfolio

Course Overview
Learn how to use tax returns and personal financial statements to 1) evaluate credit risk, 2) to estimate the customer’s ability to service debt, and 3) to help value the customer’s net assets in the event of liquidation. The knowledge you gain from Analyzing Personal Financial Statements and Tax Returns can help you differentiate your services in the market.

Who will benefit?
Lending and credit professionals who rely on income tax return and cash flow data to make credit decisions will benefit by taking this course.

You will:
• Be able to apply the steps in the cash flow estimation process.
• Identify key content in tax forms relevant to credit and cash flow analysis.
• Be able to differentiate between cash and noncash items for taxpayers with ownership in pass-through entities.
• Estimate cash flow from personal tax returns and other data.
• Calculate personal debt service coverage.
• Identify appropriate adjustments to estimate future cash flow.

How can you take this course?
RMA makes it easy for you to access this course. We offer Analyzing Personal Financial Statements and Tax Returns in three convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
NASBA: 8 CPE hours


New Feature
When registering for this course, you have the option to receive your course materials digitally through The RMA Reader, or through hard copies.

The RMA Reader is an online app available for download in both the Apple App Store and Google Play Store. There is also a desktop/laptop app, and a browser version of the RMA Reader, available at RMAU.org.

The RMA Reader offers many unique features:
• Convenience, flexibility – no manuals to tote.
• Ability to take notes within the Reader.
• Ability to bookmark your place in the manual.
• Ability to use a calculator within the Reader.
• Quick links to interactive reference material including spreadsheets, worksheets, and tax forms.
• Full search of text within the manual.

If you choose to receive your course materials digitally, you will receive an email with download instructions two weeks prior to the event date.

Prerequisites
You are expected to have a thorough knowledge of financial accounting.

Precourse Assignment
You must complete a reading assignment before attending class. The assignment should take less than one hour.

Tests
Pre- and post-tests are available upon request.
Analyzing the Commercial Borrower’s Industry, Market, and Competitive Risk (U.S. and Canada versions)

Beyond financial statement analysis

Course Overview

Analyzing the Commercial Borrower’s Industry, Market, and Competitive Risk provides you with a foundation on which to base sound credit decisions derived from nonfinancial-statement analysis, such as:

• Economic and industry factors that influence a company's financial requirements.
• The company life cycle and product life cycle.
• The borrower’s competition and business strategy.

Who will benefit?

This course is designed for bank and related financial services personnel as part of their business credit or lending program. Bankers who have experience in credit risk analysis also will benefit from this course. It will be especially useful for:

• Commercial lenders
• Credit analysts
• Relationship managers

You will:

• Determine the economic and industry factors that influence a company’s financial requirements.
• Understand the interrelationship between business, industry, and competitive risk factors and their effect on the credit decision-making process.
• Study how the type of industry, company size, and growth stage can change risk.
• Apply these skills to a company.

How can you take this course?

RMA makes it easy for you to access this course. We offer Analyzing the Commercial Borrower’s Industry, Market, and Competitive Risk in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

This topic can also be found at a more basic level in the Commercial Credit for Lenders course.

A Canadian version of this course is also available. Please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
NASBA: 8 CPE hours
Asset-Based Lending for Non-Asset-Based Lenders
Targeting profitable candidates for asset-based loans

Course Overview
RMA's Asset-Based Lending for Non-Asset-Based Lenders provides you with a basic understanding of asset-based lending (ABL) concepts and techniques. Learn about ABL borrowers, collateral and field examinations, and loan structures (includes reporting and monitoring techniques). Using the "AABRACO, Inc." and "March Lumber and Supply, Inc." case studies, you will discuss many of the issues involved in ABL.

Who will benefit?
Small business and middle market lenders who are responsible for identifying ABL customers and anyone who needs a basic understanding of the process of making an asset-based loan (e.g., loan review personnel, credit analysts, etc.) will benefit by taking this course.

You will:
• Learn how to identify candidates for asset-based loans.
• Analyze credit and operational risks particular to asset-based loans.
• Explore the purpose and objectives of the field examination and be able to describe examination tests and how they help disclose and quantify collateral risk.
• Understand how appropriate loan structuring, reporting, and monitoring can minimize asset-based lending risk.

How can you take this course?
RMA makes it easy for you to access this course. We offer Asset-Based Lending for Non-Asset Based Lenders in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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Prerequisites
You are expected to have some commercial lending experience.

Precourse Assignment
You are required to complete a precourse assignment that should take approximately two hours.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
Building Small Business Loan Relationships
Targeting profitable candidates for business loans

Course Overview
Building Small Business Loan Relationships provides you with the skills needed to work effectively and profitably with small business customers and prospects by giving you:
- A better understanding of the role that small business customers play in the business strategy of the bank.
- An understanding of basic business, financial, and credit concepts, and their importance to the approval process.
- An increased ability to identify the needs of the prospect and qualify them for a bank loan product.
- Increased confidence and credibility in communicating with customers, prospects, and bank commercial loan/credit staff.

Building Small Business Loan Relationships is entirely case-study based. This hands-on approach ensures your active participation, which in turn increases retention. Your participation also facilitates your ability to apply course content when you return to your job.

Who will benefit?
You will benefit from this course if you:
- Function as a contact person for small business customers outside of the commercial loan division.
- Have received little or no previous (or recent) training in commercial credit.
- Have limited commercial credit authority—if any.
- Need increased knowledge of business, industry, and basic commercial credit concepts and processes.
- Function as a branch manager or assistant manager, retail personal banker, customer service representative, or a business development officer.

You will:
- Identify basic business organizational structures and concepts important to small business customers.
- Understand the business of small business banking, including keys to success and inherent risks.
- Provide an initial assessment of the suitability of a prospect for your bank’s credit portfolio using an understanding of typical industry risks, customer interviews, and available financial information.
- Identify a customer’s or prospect’s credit and noncredit needs and match your bank’s products and services to those needs.
- Communicate more effectively with customers and prospects in order to ensure that credit applications are complete, provide key information about recognized credit risks, and increase the likelihood of a credit or product sale.
- Demonstrate increased confidence and a proactive attitude that leads to more effective and focused calls on small businesses.

How can you take this course?
RMA makes it easy for you to take this course. We offer Building Small Business Loan Relationships in two convenient formats:
1. In your facility, taught and administered by RMA.
2. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).
Cash Flow Analysis I: UCA Fundamentals

An introduction to the cornerstone of all credit decisions

(UCA = Uniform Credit Analysis)

Course Overview

Cash Flow Analysis I: UCA Fundamentals provides you with the fundamentals of cash flow analysis to increase your understanding of how a company can repay a loan from its cash flow. It builds on your foundation in traditional financial statement analysis. This introductory course provides additional tools for effectively evaluating the financial strengths of a company and its ability to repay a loan.

Who will benefit?

This is an introductory course designed for credit analysts, loan review personnel, and new risk management staff who need a working knowledge of commercial cash flow construction. This course (or its equivalent) is a prerequisite for Cash Flow Analysis II: Applied Concepts.

You will:

• Review the information obtainable from a company’s financial statements—the income statements, the balance sheet, and the notes to these statements.
• Demonstrate how this information can be used to generate analytical conclusions about a company’s financial condition.
• Construct a UCA cash flow statement and derive the appropriate analytical conclusions from it.
• Use a company’s UCA cash flow statement to analyze how the company generated its cash, spent its cash, and invested or financed the difference.

How can you take this course?

RMA makes it easy for you to access this course. We offer Cash Flow Analysis I: UCA Fundamentals in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

To order Cash Flow Analysis I: UCA Fundamentals materials, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

See Cash Flow Analysis II: Applied Concepts, p. 35, for the advanced version of this course.

See also Cash Flow Refresher for Experienced Bankers, p. 36.

Credit Risk Course: 2 days
NASBA: 15 CPE hours

Prerequisites

You are expected to have a thorough knowledge of financial accounting and traditional financial statement analysis. RMA’s Commercial Credit for Lenders or Financial Statement Analysis are excellent courses to complete prior to this course.

Precourse Assignment

This course requires that you complete a precourse assignment that should take approximately two hours.

Tests

Pre- and post-tests are available upon request.
Cash Flow Analysis II: Applied Concepts
A building block for lenders with a working knowledge of cash flow analysis

Course Overview
RMA’s Cash Flow Analysis II: Applied Concepts course links financial analysis to industry, business, and management risk issues and enables you to effectively negotiate a lending request.

Who will benefit?
This course is primarily for experienced lenders who are already proficient in financial accounting, financial statement analysis, and cash flow analysis. Credit trainees and other support personnel may benefit if they have the requisite skills.

You will:
• Perform historical analysis of borrower performance.
• Analyze historical and projected cash flow statements.
• Identify and analyze the impact of management decision-making.
• Identify and evaluate the impact of management and business and competitive environment factors.
• Use results of management and financial analysis to determine loan structures.
• Develop a negotiating position and negotiate based upon the borrower’s unique personal style.

How can you take this course?
RMA makes it easy for you to access this course. We offer Cash Flow Analysis II: Applied Concepts in three convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Prerequisites
This course assumes you have an intermediate knowledge of financial accounting and credit analysis and have completed RMA’s Cash Flow Analysis I: UCA Fundamentals or its equivalent.

Precourse Assignment
You must complete a precourse assignment that should take approximately two hours.

Tests
Pre- and post-tests are available upon request.

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 2 days
NASBA: 15 CPE hours
Course Overview

Cash Flow Refresher for Experienced Bankers provides you with an opportunity to review the fundamentals of cash flow (with emphasis on UCA cash flow) to enhance your overall analytical skills in evaluating credit risk.

The emphasis is on interpreting the underlying events reflected in the financial statements and on determining whether the UCA cash flow statement accurately describes the cash impact of these events.

Who will benefit?

Cash Flow Refresher for Experienced Bankers is for experienced credit and lending professionals who want to strengthen their knowledge of UCA cash flow lending.

You will:

- Combine cash flow and traditional analysis of historical financial statements to develop preliminary thoughts regarding a credit request.
- Construct a UCA cash flow statement using the direct method.
- Apply cash flow analysis to projected income statements and balance sheets.
- Analyze underlying assumptions of the projections and make adjustments to identify their impact on cash flow.
- Make a final decision on a credit request.

How can you take this course?

RMA makes it easy for you to access this course. We offer Cash Flow Refresher for Experienced Bankers in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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Credit Risk Course: 1 day
NASBA: 8 CPE hours

Prerequisites

Since this is a refresher course, participants are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

Tests

Pre- and post-tests are available upon request.

A Canadian version of this course is also available. Please contact the Relationship Manager for your area, listed on p. 5 of this catalog.
Commercial Credit for Lenders
A solid foundation in the basics of commercial lending and credit

Course Overview

Commercial Credit for Lenders has been designed from the ground up to be the cornerstone of your bank’s core credit curriculum. Using two cases that run as threads throughout, this course teaches the analytical and decision-making techniques you need to make sound credit decisions using financial accounting, financial statement analysis, and cash flow analysis.

The course focuses more on analysis of the credit content and less on pure number crunching. It gives you a solid grounding in the technical and non-technical concepts and practices associated with commercial lending and credit analysis. You learn about the lending decision process and the best practices for recognizing how qualitative factors influence a company’s ability to repay debt. You will be able to form opinions about the accuracy and reliability of the financial statements and perform all the analytical steps involved in assessing a company’s credit risk.

Who will benefit?

Commercial Credit for Lenders is for loan trainees, credit analysts, and anyone with commercial lending responsibility who needs to develop a sound process in which to consider credit risk.

You will:

• Interpret risks related to 1) industry, economic, market, and management factors; 2) the quality of financial reports and underlying financial accounts; and 3) historical financial performance and condition.
• Apply balance sheet and income statement measures to analyze liquidity, leverage, profitability, financial productivity, and efficiency.
• Interpret repayment risks related to a company’s cash cycle and seasonal characteristics.
• Construct and analyze financial projections and evaluate margins of protection.
• Analyze cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks.

Blended Learning Options

Unmatched in the marketplace, RMA’s Commercial Credit for Lenders Blended Learning Options give decision makers the ability to select supplemental learning features that will work best for their institution and their employees.

Theses options are primarily in the form of live and recorded Web seminars, however, instructor-led training is available.

How can you take this course?

This is a self-study course. Learners will receive a series of hard-copy textbooks and workbooks for completing the course.

This course is also available as a Web-based, self-directed e-learning course called The Lending Decision Process.

For more information, please contact your Relationship Manager (see page 5).

Credit Risk Course
NASBA: 36 CPE hours*

* Please note: CPE credit is given for completion of the instructor-led training only.

Optional: Accounting and Financial Statements Refresher

By completing the optional Accounting and Financial Statements Refresher, you will refresh your understanding of basic accounting principles, the format and content of financial statements prepared in conformance with generally accepted accounting principles (GAAP), and the accounting cycle.

You will:

• Learn how key accounting principles and concepts govern the construction of financial statements.
• Understand the format and content of financial information presented in the four basic financial statements.
• Discover common disclosures included in the footnotes to the financial statements.
• Discern the nine steps in the accounting cycle.
• Learn how transactions have a dual effect on the accounting equation.
• Understand the relationship between accounting’s revenue and expense recognition principles and the adjusting process.

Prerequisites

Commercial Credit for Lenders assumes that you have completed RMA’s Financial Accounting self-study course, a two-semester college course in accounting within the last five years, or possess the equivalent experience.

Tests

Pre- and post-tests are available upon request.
Course Overview

Commercial Loan Documentation provides you with a greater understanding of the documents that are encountered when making loans. This course covers the concepts and principles involved with the loan documentation process. You will learn what documentation is needed, why it is needed, and when it is needed. You will be able to ensure that all necessary loan documentation is properly completed. You also will learn about the pitfalls of not having all of the appropriate documentation in order.

Who will benefit?

This introductory course is designed for bank personnel who prepare the documents associated with C&I loans, negotiate the terms of the documents with borrowers, coordinate and participate in the execution and delivery of loan documents by borrowers, or anyone who needs to develop or improve loan documentation skills as they relate to commercial lending.

You will:

• Establish the importance of completely and accurately documenting commercial loans.
• Identify the correct documents used in a C&I transaction.
• Determine the required authority documentation and where to obtain it for sole proprietors, partnerships, corporations, limited liability companies, nonprofit associations, trusts, estates, and guardianships.
• Ensure viability of legal documents by practicing the dos and don’ts for completing forms.
• Ensure first priority security interest in collateral in secured lending under the Uniform Commercial Code.
• Understand and communicate the obligations of revocable and irrevocable commitments.

How can you take this course?

RMA makes it easy for you to access this course. We offer Commercial Loan Documentation in two convenient formats:

1. In your facility, taught and administered by RMA.

2. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 2 days
Credit Risk Certification: 15 CEUs
NASBA: 15 CPE hours

Precourse Assignment

You are required to complete a reading assignment before attending this class. The assignment should take less than one hour.

Tests

Pre- and post-tests are available upon request.
Commercial Loan Documentation (online)
Boost your department’s performance...improve your managerial skills

Course Overview
The Web-based version of Commercial Loan Documentation is presented in nine separate courses. It is recommended that you take the nine courses in order; although, you may take them in any order that seems appropriate to you.

The nine courses are:

**Beginning the Process**
Upon completion of this course, you will be able to:
- Navigate the loan documentation process.
- Avoid unintended commitments to lend.
- Identify borrowers and who has authority.
- Perform preliminary due diligence.
- Select and prepare the necessary forms.

**Promissory Notes**
Upon completion of this course, you will be able to:
- Identify the appropriate promissory note for a loan transaction.
- Determine whether a promissory note contains all the necessary elements to make it negotiable and enforceable.
- Identify the methods by which interest can be calculated.

**Loan Agreements**
Upon completion of this course, you will be able to:
- Identify the basic components of a loan agreement.
- Decide which clauses of a loan agreement should be included.
- Recognize when the bank’s obligation to lend terminates.

**Guarantees**
Upon completion of this course, you will be able to:
- List the types of guaranties.
- Use a guaranty to refute a guarantor’s claims of unenforceability.

**Third-Party Documents**
Upon completion of this course, you will be able to:
- Recognize when cooperation with a Third-party is necessary to complete a loan transaction.
- Ensure that third-party documents have been properly executed and are in full effect.

**Uniform Commercial Code (UCC) Compliance**
Upon completion of this course, you will be able to:
- Demonstrate how to attach a security interest to collateral.
- Identify the different categories of collateral.
- Demonstrate how to perfect a security interest.

**Non-UCC Perfection**
Upon completion of this course, you will be able to:
- Identify collateral that requires non-UCC perfection methods.
- Identify any unique issues with this special collateral.
- Identify how to perfect a security interest in each type of special collateral.

**Real Estate Collateral**
Upon completion of this course, you will be able to:
- List the steps to perform due diligence for owner-occupied real estate collateral.
- Identify the correct forms to document real estate interests.

**Distressed Borrowers**
Upon completion of this course, you will be able to:
- Recognize early warning signs of distressed borrowers.
- Identify the documents to use for temporary and permanent solutions.

For more information, please contact your Relationship Manager (see page 5).

Credit Risk Certification: 6 CEUs

Commercial Loan Documentation online and Commercial Loan Documentation instructor-led are equivalent courses.
Commercial Real Estate Appraisal Managers Forum
Best practices in managing the valuation process

Forum Overview
RMA’s Commercial Real Estate Appraisal Managers Forum is a peer-learning event that focuses on structuring, organizing, and effectively managing the commercial real estate appraisal ordering and review function in your bank. The forum gives chief appraisers and other credit professionals who have the responsibility for ordering and reviewing commercial real estate appraisals the opportunity to expand their knowledge on a variety of issues via structured presentations given by a lead facilitator, guest speakers who are industry experts, and open round table discussions with other attendees.

The presentations and discussions will cover topics related to having an independent appraisal ordering and review process that complies with all regulatory expectations. You will benefit from the problem solving techniques discussed by your peers, regardless of the size of your institution. Expect to share information, ask questions, and exchange ideas to broaden your knowledge and understanding of the issues discussed. The forum presents an excellent opportunity for you to meet and discuss common challenges with your peers.

Who will benefit?
- Chief appraisers at financial institutions with up to $10 billion in assets.
- Managers of internal commercial real estate appraisal ordering and review functions.
- Managers of out-sourced commercial real estate appraisal functions.
- Staff in appraisal departments at institutions with more than $10 billion in assets.

Topics vary, but recent sessions have included:
- Regulatory issues: Interagency Guidelines, FIRREA, FDICIA, FFIEC, USPAP, and others.
- Policies and procedures – current requirements and practices.
- Scope-of-work development for appraiser engagement for a federally-related transaction.
- Cap rates and other economic dynamics in today’s markets.
- Appraisal review with a chief appraiser.
- Interagency Appraisal and Evaluation Guidelines with a regulator.
- Cool tools for ordering appraisals and preparing evaluations.

How can you attend this forum?
RMA makes it easy for you to access this forum. We offer Commercial Real Estate Appraisal Managers Forum as an open enrollment. See www.rmahq.org for a course calendar.

Prerequisite:
You are expected to have an understanding of the important elements of a commercial real estate appraisal and familiarity with the USPAP guidelines. Completion of RMA’s Understanding and Interpreting Appraisals of Commercial Real Estate or its equivalent is required.

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Credit Risk Course: 1 1/2 days
Credit Risk Certification: 12 CEUs
NASBA: 12 CPE hours

May also be submitted for CE credit to the Appraisal Institute.
Commercial Real Estate Lending I: Introduction
Gain an understanding of the fundamentals and the risks inherent in commercial real estate lending
(Formerly Real Estate Fundamentals in Commercial Lending)

Course Overview
Commercial Real Estate Lending I: Introduction provides credit analysts and commercial lenders with a basic understanding of commercial real estate lending concepts and techniques for income-producing properties. Topics include key loan repayment sources, formulating conclusions with respect to a property's success, net operating income (NOI) and its components, the role of appraisals and environmental assessments, and characteristics or key elements of various property types.

Who will benefit?
This course is for individuals new to the commercial real estate lending process, including commercial and industrial (C&I) lenders, commercial real estate (CRE) lenders, commercial loan portfolio managers, commercial loan review officers, credit analysts, and bank regulators.

You will:
• Identify general characteristics attributable to basic types of commercial real estate loans.
• Evaluate various risk components associated with commercial real estate lending.
• Construct a cash flow analysis framework that leads to an accurate assessment of a commercial real estate project's loan repayment ability.
• Identify basic steps required to comply with real estate appraisal and environmental site assessment requirements.
• Identify types of commercial real estate properties and key underwriting characteristics specific to each.
• Analyze a specific commercial real estate loan request using a best practices approach.

How can you take this course?
RMA makes it easy for you to access this course. We offer Commercial Real Estate Lending I: Introduction in three convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
NASBA: 8 CPE hours

Prerequisites
It is recommended that you have an understanding of general commercial lending and credit analysis to benefit from this course, but it is not mandatory.

Tests
Pre- and post-tests are available upon request.
Commercial Real Estate Lending II: Underwriting
A look at the more complex issues in real estate lending
(Formerly Advanced Real Estate Cash Flow and Valuation)

Course Overview
Commercial Real Estate Lending II: Underwriting is a one-day course in which you will learn a best practices approach to quantifying cash flows of various styles of commercial real estate (CRE) property for underwriting. You will learn about 1) the analytics necessary for a unified analysis for loan consideration, including measuring cash flow for debt service and assessing quality of its sources; 2) the lease review process; 3) alternative methods to reach a valuation; 4) testing loan performance under adverse conditions; and 5) creating a loan structure that helps preserve cash flow.

Who will benefit?
Practicing commercial loan officers and other lending or credit professionals who need to understand more complex real estate lending concepts will benefit by taking this course. The course is also appropriate for credit analysts or lenders who have completed RMA’s Commercial Real Estate Lending I: Introduction and RMA’s Real Estate Lending Academy.

You will:
• Name inherent risks to CRE loan performance and apply strategies to discover and quantify these risks.
• Interpret the economic and business characteristics of a lease and explain how those characteristics influence both expected net cash flow and lending risks.
• Describe an appraiser’s valuation process for commercial real estate property, including variances that can be caused by property performance, and the challenge in using market valuation for owner-occupied properties.
• Analyze extraordinary lease terms and apply effective-rent analysis to quantify their impact on cash flow and value.
• Perform breakeven, stress, and sensitivity analyses to test loan performance under adverse conditions.
• Apply best practices for loan structure terms and covenants to support the primary drivers of CRE performance.

How can you take this course?
RMA makes it easy for you to access this course. We offer Commercial Real Estate Lending II: Underwriting in two convenient formats:
1 In your facility, taught and administered by RMA.
2 Taught and administered directly by your organization using RMA course materials.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites
You are expected to have a basic understanding of commercial real estate lending and loan underwriting or to have completed RMA’s Commercial Real Estate Lending I: Introduction or Real Estate Lending Academy. You should have two to three years of experience.

Precourse Assignment
The open enrollment version of this course requires you to complete a precourse assignment that should take approximately one half hour.

Tests
Pre- and post-tests are available upon request.
Commercial Real Estate Lending III: Global Cash Flow

Understand the global impact on the overall cash flows of the borrower

(Formerly Global Cash Flow II: A Real Estate Portfolio Perspective)

Course Overview

The Commercial Real Estate Lending III: Global Cash Flow course provides participants with an analytical tool that helps to 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.

By evaluating the cash flow from all investment properties in the owner/investor’s portfolio, one can analyze the global impact on the overall cash flow of the borrowers, detecting cash flow weaknesses that may affect loan repayment, either from the subject property or from another unrelated property in the guarantor’s portfolio.

Often, banks will not have perfect or complete financial information when presented with a loan request. If you don’t have all the information, you increase the risk in the transaction. Commercial Real Estate Lending III: Global Cash Flow illustrates the differences in conclusions and perceived risks based on the amount of information received from the borrower.

The course focuses on 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 (GCF) implications of CRE loan repayment.

In conclusion, the course puts into perspective the risks inherent in the stability of the real estate portfolio’s cash flow as it relates to the borrower’s global ability to support repayment of current and future obligations.

Who will benefit?

Commercial Real Estate Lending III: Global Cash Flow is designed primarily for small business and real estate lenders who lend to customers with investment portfolios of small to medium size non-owner occupied real estate properties. These holdings may also include properties that house their operating businesses. Lenders and analysts who need to evaluate the risks of borrowers with investment real estate portfolios as part of their lending or loan review process will also benefit.

You will:

• Calculate projected cash flow and gauge potential real estate portfolio risk.
• Identify the appropriate global cash flow appropriate for investment real estate.
• Identify income and expense components and relationships to create a cash flow for a CRE property.
• Identify how tax returns are used for a property analysis.
• Compare strengths and weaknesses of tax returns, operating statements, pro-formas, and market data in determining cash flow sufficiency.
• Demonstrate how variances in real estate markets and leasing structures can threaten global portfolio cash flow.
• Construct an investment portfolio summary to measure overall performance and potential risks.
• Construct and evaluate global cash flow and debt service where minority ownerships are involved.
• Identify how interrelated cash flows may affect and distort CRE performance measurements.

How can you take this course?

RMA makes it easy for you to access this course. We offer Commercial Real Estate Lending III: Global Cash Flow in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5)

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites

The commercial real estate approach presented in this course focuses on real estate entity tax returns and assumes a basic knowledge of personal cash flow covered in other RMA courses. Participants are expected to have a basic understanding of cash flow, federal income tax returns, and basic real estate underwriting terminology, practices, and concepts: e.g., ratios, investment property rent rolls, and lease agreements. Therefore, this course assumes that participants have completed the following RMA courses, or have the equivalent experience:

• Global Cash Flow: Foundations in Global Cash Flow Concepts
• Analyzing Business Tax Returns
• Analyzing Personal Financial Statement and Tax Returns

and

• Commercial Real Estate Lending I: Introduction
• Commercial Real Estate Lending II: Underwriting

or

• Real Estate Lending Academy

Precourse Assignment

The open enrollment version of this course requires you to complete a precourse assignment which should take approximately an hour to complete.

Tests

Pre- and post-tests are available upon request.
The Commercial Real Estate Lending Decision Process (online)
A comprehensive study of commercial real estate lending

Course Overview
This series of courses, which can be found in RMA University Online powered by eMentor, provides a comprehensive study of commercial real estate lending beginning with a description of CRE loan types and progressing to an understanding of the underwriting process, leases, appraisals, loan structures, and related risks. The courses are licensed as a complete library (all 14) or as six separate series.

Series 1: Types of CRE Loans, Risk Areas, and Performance Drivers
Types of CRE Loans
• Financing the Real Estate Business
Risk Areas and Drivers of CRE Performance
• Risk Areas in CRE Lending
• Drivers of CRE Performance

Series 2: The CRE Underwriting Process
Underwriting Basics
• Developing the Net Operating Income (NOI) or Cash Flow
• Analyzing the Project and Proposed Loan
Collateral Valuation Considerations
• Understanding Cap Rates and Valuation Basics
• Collateral Valuation Considerations
• Understanding Environmental Assessments

Series 3: Financing Different Types of Commercial Properties
Understanding Various Property Types
• Major Property Groups
• Specialty Properties
Understanding Property Cash Flows
• How Cash Flow Formats Can Vary
• Example Calculations

Series 4: Understanding and Evaluating Leases, Appraisals, and Environmental Assessments
Understanding and Analyzing Leases
Understanding and Evaluating Appraisals
• The Role and Scope of an Appraisal
• Issues in Reviewing Appraisals
Understanding and Evaluating Environmental Assessments
• The Role and Scope of an Environmental Assessment

Series 5: Loan Structure and Documentation Considerations
Borrowing Structures and Owner-Occupied Properties
• Borrowing Structures
• Owner-Occupied Properties
Documentation, Due Diligence, and Loan Structure
• Documentation and Due Diligence Considerations
• Loan Structure and Documentation Considerations

Series 6: Construction Lending
Types of Construction Projects and Related Risks
• Types of Construction Projects and Loans
• Underwriting and Administration Issues
The Construction Process, Liens, and Project Completion
• Making the Disbursements and Maintaining Lien Priority
• Project Completion
Homebuilders and Subdivision Developers
• Special Issues with Homebuilders
• Special Issues with Subdivision Developers

For more information, please contact your Relationship Manager (see page 5).

Credit Risk Certification: 21 CEUs

Also available in a Canadian version in both English and French.
Commercial Real Estate Lending Forum
A timely discussion of current issues in commercial real estate lending

Forum Overview
RMA’s Commercial Real Estate Lending Forum addresses issues faced by commercial real estate lenders and experienced commercial lenders involved in income property lending.

You will hear presentations from guest speakers on a variety of timely topics and will engage in Q&A and round table discussions with the group. Topics vary but some points of discussion are expected to include:
• Current CRE lending environment.
• Trends in new loan production.
• Underwriting parameters for various property types.
• Permanent finance market.
• Surge in multi-family development.
• Valuation trends and capitalization rates.
• Regulatory exam feedback on CRE portfolios.

The forum will include a special round table discussion session with a senior representative from a regulatory agency.

Who will benefit?
• Lenders
• Credit officers
• Loan review examiners
• Workout officers
• Any other personnel involved in commercial real estate credit or lending at banks of all sizes.

How can you attend this forum?
RMA makes it easy for you to access this forum. We offer Commercial Real Estate Lending Forum as an open enrollment. See www.rmahq.org for a course calendar.

Registration Fee

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Credit Risk Course: 1.5 days
Credit Risk Certification: 12 CEUs
NASBA: 12 CPE hours

Prerequisites
To obtain the full benefit of this workshop, you should have direct experience in commercial real estate lending.
Construction Loan Management: Administering the Construction Loan Process

Learn the best ways to manage risk in commercial construction lending

Course Overview

Construction Loan Management: Administering the Construction Loan Process covers the key components of managing risk in commercial construction lending—from individual loans to build commercial and multi-family buildings, to lines of credit for residential home builders. Learn about formats and procedures for monitoring construction loan portfolios. This course will only briefly review elements of the decision to extend credit on a construction project.

Who will benefit?

Institutions, particularly community and small regional banks that do not have specialized construction lending staffs, but do have commercial construction loans in the $500,000 to $5,000,000 range will benefit from this course.

Bankers, including intermediate-level to experienced commercial lenders, real estate lenders, credit officers, and credit analysts and individuals who are not real estate experts, but who find they require exposure to the topic because of responsibilities for analyzing or managing construction loans and portfolios will find this course valuable as well.

You will:

• Gain an understanding of the construction lending process, from loan approval through the advance of funds to final repayment (conversion to an amortizing loan).
• Implement and monitor the approved credit facility after loan commitment.
• Learn the procedures to administer and monitor construction loans, including feasibility studies, appraisals, and environmental assessments; inspections, draw requests, and advances; title insurance and lien issues; and certificates of completion, retainages, and warranty issues.
• Learn formats for monitoring a portfolio of construction loans or builder lines, and key areas that should be reported to and monitored by the bank’s senior management.

How can you take this course?

RMA makes it easy for you to access this course. We offer Construction Loan Management: Administering the Construction Loan Process in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Prerequisites

You should have completed RMA’s Real Estate Fundamentals in Commercial Lending course or the equivalent (or have practical experience).
Seminar Overview
As commercial banking business gets more competitive and margins are more compressed, credit and underwriting teams enter the spotlight for significant opportunities to add value to their organizations through efficiencies, improved capacity, and consistency in delivering credit services. You may have the best banking products with the lowest pricing and the best sales teams, but if your credit group does not work, you will not be able to win and close deals and will not be able to manage your portfolio to ensure credit quality and minimize credit losses.

The course is designed to provide you with the resources to be successful in strategically managing the day-to-day realities while developing a plan to move your team in the right direction. In addition to providing good foundational practices for managing successful credit teams, the course will equip you with techniques and strategies to build a high performing and committed team.

Who will benefit?
Credit Analysis Manager Seminar is designed for team leaders who oversee credit analysis, portfolio management, and underwriting teams as well as assistant team leaders or soon to become managers.

You will:
- Be able to create and implement a 12-month plan to build a high-performing credit team:
  - Materially improve team productivity and efficiencies.
  - Develop processes that drive consistency of your team’s performance.
  - Link goals of the organization to specific goals of the team.
  - Increase team-member commitment and satisfaction.
- Develop more effective and successful managers, including developing an ability to greater influence teams and increase positive organizational impact.
- Attract, develop, and retain highly efficient and skilled credit staff.

- Materially improve quality of underwriting and turnaround of deals.
- Make your organization more competitive by improving your credit team as opposed to the conventional and outdated model of primarily investing into the sales side of business.
- Improve efficiency and relationship between credit and lending teams.

Prerequisites
This course is structured for team leaders charged with responsibility for credit analysis, portfolio management, and underwriting teams. Prior management experience is desired but not required. The only prerequisite is an open mind and willingness to explore new managerial techniques and approaches.

How can you attend this seminar?
RMA makes it easy for you to access this seminar. We offer Credit Analysis Manager Seminar as an open enrollment. See www.rmahq.org for a course calendar.

Registration Fee

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Credit Risk Course: 1 days
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
Credit Department Management Forum
Boost your department’s performance... improve your managerial skills

Forum Overview
If you are a manager or primary assistant manager in the credit department of a community or regional bank, this two-day forum is an effective way to help you improve the performance of your bank’s commercial credit department and enhance your own managerial skills. Here are just a few of the many career-enhancing skills you will come away with:

• Learn how to organize your credit department more efficiently so you can increase the quality of service to your institution and your customers.
• Find out how to enhance productivity by improving your staff training, time management, department structure, and personnel management.
• Explore proven ways to manage change and optimize your department’s use of the latest technology.
• Master important issues related to compliance, the exchange of domestic commercial credit information, loan analysis, loan review, and loan write-ups.

You Make This Forum Exceptional
Your active participation, and that of your peers, is key to what makes this workshop such an effective educational experience. This is no “sit back and be lectured at” course. You will tackle the everyday practical issues and professional challenges that your peers bring to the forum, roll up your sleeves to offer each other solutions, and join in lively round table discussions.

Come prepared to explore best practices on important credit management topics such as real estate appraisals, vendor risk reviews, and underwriting and policy issues. This means you get to attend the session that best meets your needs, not someone else’s.

How can you attend this forum?
RMA makes it easy for you to access this forum. We offer Credit Department Management Forum as an open enrollment. See www.rmahq.org for a course calendar.

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Please note: Only two participants per institution are allowed to attend each session.

Credit Risk Course: 2 days
Credit Risk Certification: 13 CEUs
NASBA: 13 CPE hours
Detecting Problem Loans
A process for recognizing and dealing with problem loans

Course Overview

_Detecting Problem Loans_ sharpens your ability to recognize potential problem loans early, to analyze credit and operational risks, and to work with problem credits. Case studies provide an opportunity for you to apply what you have learned throughout the course.

Who will benefit?

_Detecting Problem Loans_ is for loan officers and other credit professionals who need to understand the ways to identify problem loans. The course is appropriate for junior to mid-level commercial lenders, credit review and credit policy officers, and junior workout officers.

You will:

- Recognize the causes of business failure and loan losses.
- Diagnose management/operating problems, potential problem loans, and critical occurrences.
- Identify the early warning signs, coincident and lagging indicators of problem loans, the five stages of problem loan resolution, and monitoring tools.
- Explore how the alarm is sounded and by whom, the watch process and report, and the development of an action plan.
- Understand the nine-step process for analyzing problem loans.
- Explore the basic options for resolving problem loans—outplacement, workout, and liquidation.
- Identify lender liability issues and how to communicate the bank’s decision to the borrower.

How can you take this course?

RMA makes it easy for you to access this course. We offer _Detecting Problem Loans_ in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Prerequisites

You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

Precourse Assignment

You are required to complete a precourse assignment that should take approximately two hours.

Tests

Pre- and post-tests are available upon request.

In order to extend your learning experience beyond the classroom, RMA’s eMentor, found in _RMA University Online_, offers an online, self-directed case study, “Burgess Baking Company, Inc.,” which is designed to apply what you have learned and challenge your thinking. This e-case is accessible only to those individuals whose institution subscribes to RMA’s eMentor.

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

_Detecting Problem Loans_ can be taken back-to-back with _Problem Loan Workouts_.
See www.rmahq.org for a course calendar.
Course Overview

Sometimes codes and protocols are not adequate to determine what is appropriate when serving your client; every client and every situation is different. Your performance must meet the highest ethical standard, ensuring that the trust your customers place in you and your bank is well-founded. Ethical matters may seem trivial, but if not handled properly, they can lead to serious consequences, including litigation and termination of position.

Ethics and Commercial Lending is a series of six courses presented through case studies, allowing you to identify ethical issues, make ethical choices, and advise a colleague who has a question about an ethically suspect situation.

Who will benefit?

This course is appropriate for any member of a commercial lending department from entry level to senior supervisors and managers.

You will:

• Identify the ethical decisions you make daily that affect your work and your institution’s reputation.
• Employ principles-based as opposed to rules-based decision making.
• Define the ethical issues that arise within your daily performance of tasks and duties.
• Respond properly to those issues.
• Analyze ethically compromised situations from the point of view of the different people involved.

The series includes:

Series 1 – Overview

Upon completion of this course, you will be able to:

• Identify the ethical decisions you make daily that affect your work and your institution’s reputation.
• Begin employing principles-based as opposed to rules-based decision making.
• Understand RMA’s Guiding Principles of Business Conduct.

Series 2 – Due Diligence

Upon completion of this course, you will be able to:

• Define the ethical issues that arise as a result of due diligence neglect.
• Respond properly to those issues.
• Analyze an ethically compromised situation from the point of view of the different people involved.

Series 3 – Management Pressure

Upon completion of this course, you will be able to:

• Define the ethical issues that arise as a result of management pressure, such as pressure to delay or overlook items of business protocol, alter or soften the impact of potentially problematic information, or omit potentially damaging information or assessments.
• Respond properly to those issues.
• Analyze an ethically compromised situation from the point of view of the different people involved.

Series 4 – Personal and Professional Relationships

Upon completion of this course, you will be able to:

• Identify ethical issues that arise as a result of personal and professional relationships.
• Respond properly to those issues.
• Comprehend different perspectives on the same scenarios.

Series 5 – Identifying Problem Loans

Upon completion of this course, you will be able to:

• Define the ethical issues that arise as a result of problem loans.
• Respond properly to those issues.
• Comprehend the different perspectives involved within a situation.

Series 6 – Issues for Managers

Upon completion of this course, you will be able to:

• Identify common organizational ethical lapses and the policies and procedures that lead to these lapses.

For more information, please contact your Relationship Manager (see page 5).

Credit Risk Certification: 5 CEUs

RMA and Allen Communication have been recognized with the 2013 Silver Horizon Interactive Award for this course. The RMA entry was chosen from over 1,000 entered from over 25 different countries. The video introduction to this online course received the 2012 Omni Intermedia Gold Award for outstanding media productions in the educational category. It is also a past recipient of the prestigious Telly Award. Chosen from nearly 11,000 entries from all 50 states and many countries, RMA’s video stood out for its creativity and design.
**Financial Accounting (Self-Study)**

A focus on the concepts of net income and cash flow

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**Course Overview**

*Financial Accounting* is a self-study course equivalent to a college-level course in accounting. This rigorous six-part program is essential for all commercial credit professionals. By focusing on the concepts of net income and cash flow, you learn accounting fundamentals—skills critical to effective credit analysis.

**Who will benefit?**

Top commercial banks in the U.S. and Canada are using *Financial Accounting* as a prerequisite for analysts starting formal credit training. It also facilitates training of personnel at diverse geographic locations and eliminates costly, inconvenient travel. More seasoned lenders and credit specialists use the course to sharpen basic accounting skills, thereby improving productivity.

**You will:**

- Understand the role of accounting in the economic environment.
- Apply basic accounting concepts in the interpretation of customers’ financial statements.
- Analyze income statements and balance sheets within the context of a commercial lending environment.
- Improve communications with customers, accountants, and other internal credit staff by strengthening your accounting skills.
- Analyze loan requests faster.

**How can you take this course?**

RMA makes it easy for you to access this course. We offer *Financial Accounting* as a 30-to-45-hour paper-based self-study course.

For more information, please contact your Relationship Manager (see page 5).

Credit Risk Course: 30–45 hours
Financial Statement Analysis (U.S. and Canada versions)
Make sound credit decisions by applying financial statement analysis

Course Overview

Financial Statement Analysis is designed to teach the analytical process and decision-making techniques that you need in order to make sound credit decisions through the application of financial statement analysis.

After completing this two-day course, you will establish a foundation in the following areas of study:

• Business and industry risk analysis.
• Management analysis.
• Financial statement analysis.
• Financial drivers.
• Forecasting.
• Loan structuring.

In addition to creating a framework for applying financial statement analysis, you will learn the specifics of business risk analysis and loan structuring. Covenants, collateral, and terms and conditions of lending are also covered.

Who will benefit?

This course is designed for financial personnel as part of their overall education to enable them to service customer needs. This course will be particularly beneficial for:

• Commercial lending officers.
• Relationship managers.
• Cash management personnel.
• Credit analysts.
• Branch managers with business loan responsibilities.

You will:

• 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.
• Perform financial statement analysis to help clients achieve business objectives while ensuring repayment of debt.
• Connect qualitative information about the company with quantitative information gathered through financial statement analysis.

• Identify the sources of debt available to commercial clients.

How can you take this course?

RMA makes it easy for you to access this course. We offer Financial Statement Analysis in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

A Canadian version of this course is also available. For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 2 days
NASBA: 15 CPE hours

Prerequisites

This course requires completion of RMA’s Financial Accounting self-study course or a two-semester course in accounting within the last five years (or equivalent experience).

Precourse Assignment

You are required to complete a precourse assignment that should take approximately an hour and a half.

Tests

Pre- and post-tests are available upon request.

In order to extend your learning experience beyond the classroom, RMA’s eMentor offers an online, self-directed case study, “Commercial Cleaning of California, Inc.,” that is designed to apply what you have learned and challenge your thinking. This e-case is accessible only to those individuals whose institution subscribes to RMA’s eMentor.

New Feature

When registering for this course, you have the option to receive your course materials digitally through The RMA Reader, or through hard copies.

The RMA Reader is an online app available for download in both the Apple App Store and Google Play Store. There is also a desktop/laptop app, and a browser version of the RMA Reader, available at RMAU.org.

The RMA Reader offers many unique features:

• Convenience, flexibility – no manuals to tote.
• Ability to take notes within the Reader.
• Ability to bookmark your place in the manual.
• Ability to use a calculator within the Reader.
• Quick links to interactive reference material including spreadsheets, worksheets, and tax forms.
• Full search of text within the manual.

If you choose to receive your course materials digitally, you will receive an email with download instructions two weeks prior to the event date.
Global Cash Flow I: Foundations in GCF Concepts
Learn how and when to use global cash flow

Course Overview
Global Cash Flow I: Foundations in GCF Concepts teaches you how to analyze the cash inflows and outflows of an individual. Learn why an individual’s contingent risks could have a negative effect on the desired outcome: repayment of debt and compliance with the terms and conditions of the lending arrangement. Learn to identify the sources and quality of an individual’s cash flows, and their timing, so that steps can be taken to mitigate the risks presented by the intertwined interests of owners/guarantors and business.

By examining simple, straight-forward scenarios, you will understand the interplay between business and personal cash flows and how this affects debt service requirements. While no single approach to global cash flow fits all situations, you will gain a solid understanding of global cash flow so that you can adapt and apply the concepts learned.

You might also like to attend Commercial Real Estate Lending III: Global Cash Flow (the next course in the series) for a more focused treatment of the affect of commercial real estate on global cash flow.

Who will benefit?
Practicing commercial loan officers and other lending or credit professionals who lend to private clients, small businesses, and closely held corporations and who need to increase their understanding of borrowing situations created through contingent liabilities of the owner and their business interests, and its impact on loan repayment.

You will:
- Explore the risks in small business/self-employed, private client, and closely held business lending and ways to analyze and assess these risks.
- Analyze the interdependence of entities.
- Examine income from cash flow (including balance sheet changes).
- Use global cash flow analysis to determine appropriate loan structure elements.

How can you take this course?
RMA makes it easy for you to access this course. We offer Global Cash Flow I: Foundations in GCF Concepts in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Registration Fee

Associate members $355
Nonassociates from member institutions/professional members $495
Nonmembers $745

If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day NASBA: 8 CPE hours

Prerequisites
RMA’s Global Cash Flow I: Foundations in GCF Concepts course assumes that you have completed the following RMA courses, or have the equivalent in experience:
- Analyzing Personal Financial Statements and Tax Returns
- Analyzing Business Tax Returns
- UCA I: Cash Flow Analysis

Tests
Pre- and post-tests are available upon request.

New Feature
When registering for this course, you have the option to receive your course materials digitally through The RMA Reader, or through hard copies.

The RMA Reader is an online app available for download in both the Apple App Store and Google Play Store. There is also a desktop/laptop app, and a browser version of the RMA Reader, available at RMAU.org.

The RMA Reader offers many unique features:
- Convenience, flexibility – no manuals to tote.
- Ability to take notes within the Reader.
- Ability to bookmark your place in the manual.
- Ability to use a calculator within the Reader.
- Quick links to interactive reference material including spreadsheets, worksheets, and tax forms.
- Full search of text within the manual.

If you choose to receive your course materials digitally, you will receive an email with download instructions two weeks prior to the event date.
Health Care Lending Forum
An up-to-date look at issues affecting lending to the health care industry

Why attend this forum?
Health care is approaching 20% of the U.S. economy, and estimates indicate that this increasing trend will continue. Health care clients represent an important part of your institution’s customer base. But lending to the industry has its risks due to its inherent volatile nature.

Government payors are one of the most important sources of revenue for the industry. With a new administration, clearly with new priorities, it is critical for credit professionals to stay on top of the future of the industry from a credit perspective. We may see radical changes to our current government payment models and regulation.

The RMA Health Care Lending Forum is the best source of information on this industry’s future as it pertains to credit. We feature guest speakers—experts in their respective segments of the industry and government relations—who can give you the skills and information you need to make the best possible loans to the industry, as well as continue to keep current loans performing.

In addition, we have a session for bankers to exchange information about issues they are seeing in the industry from a credit perspective. There is ample opportunity to ask questions of each other and the guest speakers.

Who will benefit?
Lenders and other credit professionals, including underwriters, credit officers, credit review examiners, government examiners, and portfolio managers. All will receive up-to-date information to help them perform better.

Topics vary, but recent discussions have included:

• A New Administration with New Priorities.
• The Future of Medicare and the Affordable Care Act.
• The Future of a Successful Medical Practice.
• Acute Care from an Executive Perspective.
• Long-Term Care: Increased Interest from Lenders.
• Successful Health Care Business Models.

How can you attend this forum?
RMA makes it easy for you to access this forum. We offer Health Care Lending Forum as an open enrollment. See www.rmahq.org for a course calendar.

Registration Fee

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Credit Risk Course: 1.5 days
Credit Risk Certification: 12 CEUs
NASBA: 12 CPE hours
Internal Ratings and Model Validation
Learn the theory and the practice of the design, use, and validation of credit risk internal ratings systems

Course Overview
Explore best practices in the design, use, and validation of credit risk internal ratings systems.
Learn both theory and practice, including how to build the right tools and how to use them. You will understand all the management issues that need to be addressed, for example, improvements in performance that go beyond business requirements.
Master the critical challenges relating to the dichotomy of model design versus model validation/backtesting and learn how to address compliance with regulatory standards and expectations. You will learn how best practices institutions deal with portfolios of intrinsically low defaults and how they model loss given default (LGD).
Be prepared to participate in group discussions and group exercises.

Who will benefit?
• Credit risk professionals and those in market risk who are involved in validating credit risk models will find value in this course.
• Credit risk staff involved in model design, those who use model outputs for decision making such as pricing or loan approval, or those responsible for explaining models to regulators will find the course particularly valuable.

Topics covered:
• Model design – mechanistic systems or expert judgement?
• Incorporating the knowledge of credit risk practitioners in models.
• Beyond PD – issues with LGD and EAD models.
• Problems with low-default portfolios.
• Using models for pricing, loan decisioning, and profitability measurement.
• Model validation and model governance: how to satisfy the regulators.

You will:
• Design models that make the best use of both statistical data and credit expert judgement.
• Build LGD and EAD models to similar standards as PD models.
• Use models effectively in credit and pricing decisions.
• Meet regulators' expectations in model design, use, and validation.

How can you take this course?
RMA makes it easy for you to access this course. We offer Internal Ratings and Model Validation as an open enrollment course. See www.rmahq.org for a course calendar.

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Credit Risk Course: 2 days
Credit Risk Certification: 16 CEUs
NASBA: 16 CPE hours
The Lending Decision Process (Online)
A solid foundation in the basics of commercial lending and credit

Course Overview
The Lending Decision Process, Omni Intermedia Gold Award winner for outstanding media productions in the educational category, offers a sound foundation in the basics of commercial lending and credit. Through Web-based, audiovisual features, these 17 courses (or six separate series) present the analytical and decision-making techniques needed to make sound credit decisions using financial accounting, financial statement analysis, and cash flow analysis. Also included is an optional Accounting Refresher course for those who need to brush up on their accounting skills. There are 18 courses (which include the Accounting and Financial Statement refresher) in the complete Lending Decision Process Series. They take between 35 and 50 hours to complete.

Who will benefit?
The Lending Decision Process is for loan trainees, credit analysts, and anyone with commercial lending responsibility who needs to develop a sound process in which to consider credit risk.

You will:
• Identify risks related to 1) industry, economics, market, and management factors; 2) the quality of financial reports and underlying financial accounts; 3) historical financial performance and condition.
• Apply balance sheet and income statement measures to analyzing liquidity, leverage, profitability, financial productivity, and efficiency.
• Identify repayment risks related to a company’s cash cycle and seasonal characteristics.
• Develop and analyze financial projections and evaluate margins of projections.
• Analyze cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks.

The series includes:

Series 1: Industry, Management, and Economic Influences
• Understanding the Customer’s Operating Environment
• Understanding the Customer’s Business and Management

Series 2: Interpreting Quality of Financial Reports and Accounts
• Financial Statements Overview
• Balance Sheet and Income Statement Overview

Series 3: Analyzing the Company’s Financial Performance and Condition
• Spreading Financial Statements
• Analyzing the Balance Sheet
• Analyzing the Income Statement
• Analyzing Combined Balance Sheets and Income Statements

Series 4: The Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources
• Business Cash Cycles
• Seasonality
• Discovering Borrowing Causes and Repayment Sources

Series 5: Analyzing Cash Flow Statements to Measure Long-term Repayment Ability
• Cash Flow Statements and Their Formats
• Analyzing Cash Flow
• Debt Service Coverage

Series 6: Using Financial Projections to Fine Tune the Credit Analysis
• Using Pro Forma Balance Sheets to Interpret Short-term Repayment Ability
• Preparing and Interpreting Annual Financial Projections
• Using Projections to Help Determine Appropriate Loan Type

Blended Learning Options
Unmatched in the marketplace, RMA’s Lending Decision Process Blended Learning Options give decision-makers the ability to select supplemental learning features that will work best for their institution and their employees.

These options are primarily in the form of live and recorded Web seminars, however, instructor-led training is available.

For more information, please contact your Relationship Manager (see page 5).

Also available in a Canadian version in both English and French.

Also Available: Accounting and Financial Statements Refresher
By completing Accounting and Financial Statements Refresher, you will refresh your understanding of basic accounting principles, the format and content of financial statements prepared in conformance with generally accepted accounting principles (GAAP), and the accounting cycle.
CREDIT RISK

SPECIALIZED LENDING COURSE

Lending to Medical and Dental Practices
A look at the trends affecting the future of medical and dental practices

Course Overview
Many opportunities exist today for banks to provide services to medical and dental practices. To understand where the opportunities are, you must first understand the trends in this rapidly evolving industry. This course provides that insight.

Who will benefit?
If you are a lender, credit officer, credit analyst, or loan review officer with little or no experience in lending to medical or dental practices, this course will give you the information you need and the confidence you want when considering a credit for these groups.

You will:
- Understand why medical and dental practices borrow.
- Learn about the importance of accounts receivable in the success of a medical and dental practice.
- Understand how the legal and organizational structures of medical and dental practices and related organizations affect the ability to extend credit.
- Determine how medical and dental practices are affected by the continual fluctuations and shifts in the health care industry, including the Affordable Care Act.
- Learn to structure credits for these groups to mitigate risk.
- Be able to make a loan decision for a medical and dental practice.
- Evaluate which segments of health care are growing or declining because they are attracting a lower or higher portion of the U.S. health care dollar.
- Identify the primary revenue sources for a medical practice and understand how these sources determine its rates and how those rates can be affected in the future.
- Discuss private plans that are showing growth in the U.S. and which ones are declining and why.
- Learn which regulations and their inherent risks affect medical practices.

How can you take this course?
RMA makes it easy for you to access this course. We offer Lending to Medical and Dental Practices in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

Registration Fee

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
Lending to Municipalities
Learn the basics of selling credit products to and performing credit analysis on local governments

Course Overview
Financial institutions have identified local governments as an important target market for credit opportunities that can lead to lucrative fee-based business, such as cash management, investment management, and custody. Additionally, financial institutions find that being selected by local municipalities can create significant goodwill in the community, which can be beneficial in marketing to consumers and businesses in the area.

This course explores the significant differences between selling credit products and performing credit analysis on local governments versus lending to commercial institutions and other nonprofits. You will learn to identify opportunities for marketing credit to local governments, to discuss potential credit offerings and financial performance with prospects, and to ask for the appropriate information necessary to seek credit approval. At the completion of this course, you will understand how to use financial statements and other information to effectively underwrite or approve municipal credits.

Who will benefit?
This course is designed for financial professionals who want to take a more solutions-oriented approach to client management, while ensuring profitability for the bank. Bankers with various backgrounds, experience, and areas of expertise will benefit from this course, including:

- Community bankers
- Corporate bankers
- Commercial bankers

Specialized lenders, including government and nonprofit:
- Credit officers
- Credit analysts
- Loan review
- Branch bankers
- Trust officers
- Relationship managers
- Cash management personnel
- Anyone who deals with government clients

You will:
- Understand different types of local government structures in the United States in order to determine potential creditworthy government structures.
- Complete a review and financial analysis of a GAAP-prepared municipal financial statement as one factor in making a credit decision.
- Perform a business analysis of the municipality as another factor in making a credit decision.
- Articulate the common credit needs of municipalities.
- Determine the best structure based on the credit need.
- Locate and use publicly available information to assist in the marketing effort for municipal clients.

How can you take this course?
RMA makes it easy for you to access this course. We offer Lending to Municipalities in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites
You are expected to have a minimum of two to three years of lending or credit analysis experience. A basic understanding of financial statement analysis, cash flow, and loan structuring for business or nonprofits is beneficial.

Precoarse Assignment
In preparation for this course, you must review the Comprehensive Annual Report provided. Additionally you will be asked to bring to class a list of any sources of information (including state sources) on municipalities that you are familiar with and have found useful.

Tests
Pre- and post-tests are available upon request.
Lending to Nonprofit Organizations
How to work effectively with nonprofits—as customers and as prospects

Course Overview

*Lending to Nonprofit Organizations* covers the appropriate methods for analyzing and lending to entities such as churches, charities, colleges, and universities. It has been revised to include an overview and history of nonprofits; changes in financial statement analysis and presentation; a review of tax returns (990); underwriting policies and standards; a list of resources; a nonprofits vocabulary; and case studies to help reinforce concepts learned.

Who will benefit?

If you are a lender, credit officer, credit analyst, or loan review officer with little or no experience in lending to nonprofits, this course will provide you with the confidence and skills you need to make informed decisions about lending to nonprofit organizations.

You will:
- Have the information and skills needed to work effectively with many nonprofit organizations, both as customers and as prospects.
- Be able to identify the credit needs of nonprofit organizations and make sound credit decisions.
- Review the basics of accounting for nonprofit organizations.
- Evaluate the risks involved in lending to a nonprofit and how to mitigate those risks.

How can you take this course?

RMA makes it easy for you to access this course. We offer *Lending to Nonprofit Organizations* in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Prerequisites

You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

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Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
Course Overview

*Lending to the Long-term Care Industry* introduces you to the various types of long-term care facilities and services available to the elderly. The program teaches methods for analyzing and lending to independent living facilities, assisted living facilities, skilled nursing facilities, continuing care retirement communities, and home health agencies and hospices.

Who will benefit?

Credit officers, credit analysts, loan review officers, and workout officers who want to gain knowledge about lending to the long-term care industry will profit from this course.

You will:

- Identify the size and composition of the long-term care industry, including demographic and other trends affecting individual industry segments.
- Compare and contrast different industry revenue sources, with a particular emphasis on the Medicare and Medicaid programs.
- Learn to effectively target potential long-term industry markets and clients.
- Underwrite the creditworthiness of independent living, assisted living, and skilled nursing facilities; continuing care retirement communities; home health agencies; and hospices.
- Learn to appropriately structure extensions of credit to these businesses in order to maintain ongoing credit quality.

How can you take this course?

RMA makes it easy for you to access this course. We offer *Lending to the Long-term Care Industry* in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See [www.rmahq.org](http://www.rmahq.org) for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Precourse Assignment

You are required to complete a precourse assignment that should take approximately two hours.

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**Credit Risk Course: 1 day**

**Credit Risk Certification: 8 CEUs**

**NASBA: 8 CPE hours**
Lending to Wealthy Individuals
Build profitable relationships with your wealthy customers—and their referrals

Course Overview
Financial institutions that identify and meet the needs of wealthy individuals, and that can analyze the risks involved, have the opportunity to build profitable long-term relationships with these clients and their referrals.

Lending to the wealthy is somewhere in the middle of the commercial side and the retail side of banking. Wealthy clients aren’t looking for the restrictions of consumer lending or for commercial lending based on corporate loan policy; they often look for a banker who can provide sizable, flexible credit facilities on a timely basis and who can understand and execute their requests for credit and noncredit services.

However, bankers servicing these individuals must be alert to the potential pitfalls. It is rare to have access to audited financial statements, so the banker must become more astute about obtaining, verifying, and analyzing financial information when making a credit decision.

Who will benefit?
If you are a lender, credit officer, credit analyst, or loan review officer with little or no experience lending to wealthy individuals, this introductory course will give you the basic information you need to make an informed loan decision when considering an application from a wealthy individual.

You will:
• Determine the typical types of wealthy customers and the sources of their wealth.
• Identify the life cycle of wealth.
• Identify major credit opportunities for wealthy customers and understand how credit needs link to the individual’s life cycle.
• Evaluate the repayment sources of wealthy individuals.
• Recognize different types of collateral including marketable securities.
• Identify basic trust concepts.
• Evaluate and mitigate risks associated with loans to wealthy individuals.
• Develop customized loan structures for the wealthy.
• Make a loan decision.

How can you take this course?
RMA makes it easy for you to access this course. We offer Lending to Wealthy Individuals in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.
CREDIT RISK

Loan Operations Management Forum
Examine best practices in structuring, organizing, and effectively managing the loan operations function

Forum Overview
RMA’s Loan Operations Management Forum, a peer learning event, provides you with the opportunity to discuss issues related to structuring, organizing, and effectively managing the loan operations function. The interactive sessions focus on managerial and operational topics and help create efficiency when organizing operational responsibilities. Concepts of functional structure, service quality, performance metrics and use of technology are included in the discussions. Because the role of the loan operations department varies widely among banks, the different responsibilities housed within the function and staffing models will be discussed. The forum presents a valuable opportunity for you to meet and discuss common challenges with your peers and to identify best practices that you can take back to your institution to enhance the value of your loan operations function.

The forum features a lead facilitator, round table group discussions, and small breakout groups that delve deeper into issues of specific interest. You will benefit from the problem solving techniques discussed by your peers, regardless of the size of the particular institution. You share information, ask questions, and exchange ideas to broaden your knowledge and understanding of the issues discussed in a round table environment. Best of all, you will have a network of peers to reach out to in the future.

Who will benefit?
• Managers of loan operations departments at financial institutions with up to $10 billion in assets.
• Team leaders and regional managers of loan operations departments at institutions with more than $10 billion in assets.

Discussion topics may include:
• Department structure and organization of loan operations.
• Functions included in loan operations.
• Performance metrics.
• Staffing models.
• Training and staff development.
• Technology as it relates to the department’s function.
• Document and records management.
• Meeting business partners’ needs and expectations.
• Fraud.
• Regulatory compliance.

How can you attend this forum?
RMA makes it easy for you to access this forum. We offer Loan Operations Management Forum as an open enrollment. See www.rmahq.org for a course calendar.

Please note: This forum is limited to no more than two people per financial institution or third-party provider.

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Credit Risk Course: 1.5 days
Credit Risk Certification: 12 CEUs
NASBA: 12 CPE hours
Loan Review Department Managers Forum
Discuss best practices in managing a loan review department to enhance your department’s performance

Forum Overview
RMA’s Loan Review Department Managers Forum, a peer sharing event, provides you with the opportunity to discuss issues related to structuring, organizing, and effectively managing the loan review function. The issues will be determined by you and other participants in open round table discussions. The forum features facilitator-led open group discussions, small breakout groups that delve deeper into issues of specific interest, and the opportunity to meet with a senior member of one of the industry regulatory agencies. The discussions will cover topics related to commercial loan portfolios and the loan review function. The forum provides an exceptional opportunity for you to meet and discuss common challenges with your peers and to identify best practices that you can take back to your institution to enhance the value of the loan review function.

You will benefit from the problem solving techniques discussed by your peers, regardless of the size of the particular institution. You will share information, ask questions, and exchange ideas to broaden your knowledge and understanding of the issues discussed in a round table environment. Best of all, you will have a network of peers to reach out to in the future.

Who will benefit?
• Managers of loan review departments at financial institutions with up to $10 billion in assets.
• Managers of outsourced loan review functions.
• Team leaders and regional managers of loan review and credit review departments at institutions with more than $10 billion in assets.

Discussion topics may include:
• Managing the loan review process.
• Continuous reviews vs. standard exams.
• Sample selection methodology and allocation of resources.
• Regulatory expectations of loan review.
• ALLL methodology and loan review’s involvement in the process.
• Risk rating systems.
• Staff development and training.
• Technology based solutions.
• Emerging industry issues.

How can you attend this forum?
RMA makes it easy for you to access this forum. We offer Loan Review Department Managers Forum as an open enrollment. See www.rmahq.org for a course calendar.

Limited to no more than two people per financial institution or third-party provider.

Registration Fee

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Credit Risk Course: 1.5 days
Credit Risk Certification: 12 CEUs
NASBA: 12 CPE hours
Problem Loan Workouts
How to develop and implement a successful workout program

Course Overview
Sharpen your ability to develop and implement workout programs. Learn how to minimize problem loans and how to deal with them and minimize losses once they occur. Using case studies, you will have the opportunity to apply what you learn during this course.

Who will benefit?
Junior to mid-level commercial lenders, credit review and credit policy officers, and junior workout officers will benefit by taking this course.

You will:
• Explore the characteristics of a successful workout program, and the five stages of problem loan resolution.
• Determine and evaluate the causes of problem loans.
• Understand how to review resources, develop a solution, and implement a workout program.
• Learn the unique elements and options of workouts.
• Identify other collection devices such as judgment, levy, garnishment, and prejudgment remedies.
• Understand the types of bankruptcy and hierarchy of claims.

How can you take this course?
RMA makes it easy for you to access this course. We offer Problem Loan Workouts in three convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis or to have taken RMA’s Detecting Problem Loans.

Precourse Assignment
The open enrollment version of this course requires you to complete a precourse assignment that should take approximately one hour.

Tests
Pre- and post-tests are available upon request.

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Problem Loan Workouts can be taken back-to-back with Detecting Problem Loans. See www.rmahq.org for a course calendar.
Problem Real Estate Loans
Options for dealing with problem real estate credits

Course Overview
Explore the underlying business drivers for commercial real estate, the reasons for problem loans in real estate, and common factors leading to problem loans. Problem Real Estate Loans is designed for lenders who may experience problem real estate loans in their portfolios. This course provides an analytical framework and outlines various options for dealing with problem real estate credits, including the advantages and disadvantages of workouts, various workout strategies, and deed-in-lieu and foreclosure considerations.

Who will benefit?
Problem Real Estate Loans is designed for commercial lenders, private bankers, loan administrators, and credit personnel who want a deeper understanding of real estate problem loans and the options for dealing with them.

You will:
• Identify the various sources of real estate lending risk from an operational, credit, and real estate collateral standpoint.
• Recognize the effects of volatility and leverage inherent in real estate markets and calculate their effects on value and income.
• Explain the complex relationships between real estate, people, and credit in lending.
• Identify and cite key causes and indicators of potential problem real estate loans.
• List the three levels of problem loan analysis and the components of each.
• Formulate a proposal for a problem loan solution which considers loan restructure, discounted payoff, or ownership as possible strategies.
• Weigh the advantages and disadvantages of workout versus foreclosure/ownership.
• Recognize and describe potential sources of liability and litigation risk.
• Describe the regulatory requirements for treatment of classified assets including how these can financially impact the bank.

How can you take this course?
RMA makes it easy for you to access this course. We offer Problem Real Estate Loans in three convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites
Participants are expected to have taken an introductory real estate loan course or to have knowledge of basic commercial real estate underwriting concepts such as vacancy factors, capitalization (cap) rates, net operating income (NOI), legal structures for business entities, and construction finance basics.

Precourse Assignment
The open enrollment version of this course requires you to complete a precourse assignment that should take approximately one and a half hours.

Tests
Pre- and post-tests are available upon request.
CREDIT RISK
COMMERCIAL REAL ESTATE COURSE

Real Estate Lending Academy
Explores both qualitative issues and traditional quantitative analysis

Course Overview

Real Estate Lending Academy provides a comprehensive discussion of issues encountered in commercial real estate (CRE) lending. Your bank’s role in shaping CRE loan performance is a central theme of the course. Examine the process of evaluating the qualitative and quantitative influences of the real estate, sponsor, and bank in a loan transaction. Learn to evaluate the lender’s enterprise risk in its approach to due diligence, documentation, and structuring of the transaction.

Recognizing that risk resides not only in the qualities of the real estate and borrower/sponsor, but also in the lender’s ability to structure and control the transaction, you will explore a bank’s need to be able to evaluate the transaction with respect to its enterprise risk: What risks are external and inherent in this type of lending? What types and levels of risk is your bank knowledgeable of and prepared to structure to accept?

Real Estate Lending Academy introduces the CRE underwriting framework as a best practice for bank loan decisions. This framework provides parameters and procedures that result in generating lower credit risk loans when combined with your bank’s own customized loan policy. Learn how your bank can use loan structure, documentation, due diligence, and policy governance to help mitigate enterprise risk.

Who will benefit?

Real Estate Lending Academy will benefit junior commercial lenders, real estate lenders, loan review officers, credit analysts, portfolio managers, merger and acquisition due diligence teams, and regulators.

You will:

- Recognize and evaluate the various risk areas involved in CRE loans.
- Compare and contrast types of ownership/borrowing entities and financial reporting.
- Identify varying methods of calculating and reporting CRE cash flow typical to different property types.
- Evaluate and underwrite CRE project cash flow and loan repayment sources.
- Describe the role of an appraisal in the loan underwriting process, its uses, and its limitations.
- Create an estimate of an individual’s cash flow and CRE global portfolio cash flow from tax and personal financial statement information.
- Apply a risk management framework to create and present a critical credit analysis for a specific project.
- Explain the additional risks and project review needed when construction is part of the loan transaction.
- Identify best practices for evaluation, structure, and monitoring of CRE loans.
- Identify and explain the purpose of the key instruments necessary to document a loan transaction and perfect a lien on collateral.

Precourse Assignment

The open enrollment version of the course requires you to complete a precourse assignment that should take approximately one hour.

Tests

Pre- and post-tests are available upon request.

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Credit Risk Course: 3 days
Credit Risk Certification: 23 CEUs
NASBA: 23 CPE hours

Prerequisites

You should have completed RMA’s Real Estate Fundamentals in Commercial Lending or have one to three years of commercial real estate lending experience.

How can you take this course?

RMA makes it easy for you to access this course. We offer Problem Real Estate Loans in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).
Relationship Management Skills for Commercial Lenders

Monitoring the existing client while seeking cross-sell opportunities

(Formerly Relationship Management: Using Credit as a Sales Tool)

Course Overview

In today's banking environment, professionals like you must have knowledge of all areas of financial services. In order to grow your bank's portfolio, you must continue to find opportunities and, at the same time, manage your portfolio's credit quality. To do this, you need sales and customer service skills as well as an understanding of credit and corporate finance.

RMA's Relationship Management Skills for Commercial Lenders gives participants an opportunity to practice a systematic approach to managing a commercial banking customer relationship. The course introduces a relationship-building model for uncovering client needs, providing ideas and solutions, and ultimately matching the company's needs with financial products and services.

Who will benefit?

Relationship Management Skills for Commercial Lenders is designed for practicing commercial loan officers and relationship managers who have responsibility for customer relationship development and ongoing management. The course is geared primarily to individuals working with smaller client companies.

You will:

• Identify clients' operating and financial strategies and find appropriate products and services to assist in executing these strategies.
• Use the results of credit risk analysis to identify opportunities for the bank.
• Create and execute a client call plan.
• Develop and present a client proposal to address a company's operating and financial objectives.

How can you take this course?

RMA makes it easy for you to access this course. We offer Relationship Management Skills for Commercial Lenders in three convenient formats:

1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites

This course assumes participants have a basic knowledge of financial accounting and credit analysis.

Precourse Assignment

The open enrollment version of this course requires you to complete a precourse assignment that should take approximately one hour. The case study focuses on an existing client and determining what changes in the business and industry environment require a restructuring of the relationship's terms and conditions as well as associated pricing.

Tests

Pre- and post-tests are available upon request.

In order to extend your learning experience beyond the classroom, RMA's eMentor, found in RMA University Online, offers an online, self directed case study, "Pro Packaging Services, Inc." that is designed to apply what you have learned and challenge your thinking. This e-case is accessible only to those individuals whose institution subscribes to RMA's eMentor.
The RMA Lending Academy® I
Training in the core skills for commercial lending and credit

Course Overview

*RMA Lending Academy I* teaches basic core skills for commercial lending and credit. You should use it as a springboard to RMA’s core credit risk curriculum. This introduction to commercial lending and credit will help you better understand what your customers need in order to run a strong business and what the bank needs in order to make sound lending decisions. *RMA Lending Academy I* covers three fundamental topics—accounting, financial statement analysis (including tax returns), and cash flow analysis—for lending to small, closely held businesses.

Who will benefit?

*RMA Lending Academy I* is designed for credit risk professionals who are new to banking (0 to 3 years), such as new hires, branch managers, those new to commercial lending, business development officers, relationship officers and others who are required to read financial statements and tax returns.

Course Outline

**Day 1**

- Basic accounting review.
- Interview and communication skills.
- Analyzing industry, business, and management risks.

**Day 2 and 3**

- Financial statement analysis.

**Day 4**

- Personal and business tax returns.
- Personal financial statements.

**Day 5**

- Basic cash flow analysis (does not include projections or sensitivity analysis).

How can you take this course?

RMA makes it easy for you to access this course. We offer *RMA Lending Academy I* in two convenient formats:

1. In your facility, taught and administered by RMA.
2. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

For your next step, attend *RMA Lending Academy II*.

Credit Risk Course: 5 days
NASBA: 30 CPE hours

Prerequisites

A basic understanding of accounting is recommended. On the first day, you will take an accounting assessment for self-evaluation.

Precourse Assignment

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

Tests

Pre- and post-tests are available upon request.
The RMA Lending Academy® II
Master more advanced skills to help you make sound credit decisions

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.

How can you take this course?
RMA makes it easy for you to access the course. We offer RMA Lending Academy II in two convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.

For more information, please contact your Relationship Manager (see page 5).

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Credit Risk Course: 3 days
NASBA: 18 CPE hours

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 you to complete a precourse assignment that should take approximately two hours.

Tests
Pre- and post-tests are available upon request.
Course Overview

RMA's Small Business Lending Decision Process is the newest addition to our suite of interactive, Web-based training solutions. The series is designed to meet the training requirements associated with smaller credits typical of small business lending or business banking units. Given the variety of organization structures and staffing models adopted by banks to serve small business lending, branch managers, relationship managers, credit analysts, small business lenders, and commercial lenders would most benefit from taking this course.

The series includes:

Series 1: Understand Your Customer
- Course 1: Develop a Company Overview
- Course 2: Analyze Market and Industry Risks

Series 2: Evaluate Financial Reports
- Course 1: Interpreting Reliability and Comparability of Financial Statements
- Course 2: Interpreting Quality and Consistency of Balance Sheet and Income Statements

Series 3: Perform Base Financial Analysis
- Course 1: Financial Statement Spreading
- Course 2: Performing Financial Analysis

Series 4: Discover Borrowing Causes and Repayment Sources
- Course 1: Financial Efficiency and Cash Cycles
- Course 2: Analyzing Interim Financial Statements
- Course 3: Non-seasonal Events and Trends

Series 5: Using Tax Returns to Analyze The Borrower

Series 6: Analyzing Personal Financial Statements and Tax Returns
- Course 1: Analyze Personal Financial Statements and Tax Returns
- Course 2: Analyze Global Cash Flow

Series 7: Structure and Document The Loan Performance
- Course 1: Recommend the Structure of the Small Business Loan
- Course 2: Document the Loan

Series 8: Monitor The Loan and Look for Opportunities

Upon completion of this series of courses, you will be able to:

- Develop a company overview.
- Evaluate the adequacy and qualifications of management.
- Examine market and industry risks.
- Determine the degree of assurance of various standards of financial statements (company-prepared, compilations, reviews, tax returns, etc.).
- Interpret how balance sheet and income statement accounts convey repayment risk.
- Utilize financial statement spreading techniques necessary to evaluate for repayment risk.
- Measure and analyze liquidity and leverage for ability to meet short-term obligations.
- Calculate and analyze a company’s profit margins.
- Summarize credit strengths and weaknesses discovered in a financial analysis.
- Identify, measure, and analyze cash cycles.
- Use interim financial statements to perform a financial analysis.
- Distinguish between seasonal and base-level assets.
- Identify non-seasonal events and trends that create long-term borrowing needs and repayment sources.
- Identify key differences between tax returns and financials.
- Navigate and interpret key information found on personal and business tax returns and financial statements.
- Analyze global cash flow.
- Structure and document the loan.

For more information, please contact your Relationship Manager (see page 5).

Credit Risk Certification: 15 CEUs
Structuring Commercial Loans (online)
Learn the fundamentals of structuring commercial loans

Course Overview

Structuring Commercial Loans (SCL) teaches the fundamental principles of how to structure a commercial or corporate loan. The right structure ensures the best chance of repayment from cash flow or, as a secondary and alternative source of repayment from the liquidation of assets, while at the same time providing a sufficient return to shareholders.

The series consists of five Web-based courses, covering general principles of loan structuring and presenting case information for you to analyze. These online courses include all of the material from both the SCL I and SCL II instructor-led versions.

We recommend that you take the courses in order; however, you may take them in any order that suits your needs.

Series 1: Introduction to Structuring Commercial Loans
Upon completion of this course, you will be able to:
• Identify the fundamental building blocks of loan structure.
• Identify the four major loan types.
• Identify the basic characteristics and features that make each loan type unique.
• Demonstrate how to structure loans with the proper covenants so that both the bank's and the customer’s needs are being satisfied.

Series 2: Seasonal Loans
Upon completion of this course, you will be able to:
• Identify the basic features of seasonal loans.
• Compare the strengths and weaknesses of using seasonal loans for different types of clients.
• Complete a thorough analysis of a company's seasonal loan request which will make recommendations for that company’s seasonal loan structure.

Series 3: Permanent Working Capital Loans
Upon completion of this course, you will be able to:
• Identify the basic and some nuanced aspects of permanent working capital loans.
• Analyze a company's operating cycle to determine its borrowing needs.
• Distinguish between seasonal needs and longer-term permanent working capital needs.

Series 4: Term Loans
Upon completion of this course, you will be able to:
• Analyze business needs that give rise to long-term borrowing.
• Develop loan and capital structures consistent with assets being financed.
• Design appropriate covenant structures to ensure the best chance of servicing debt repayment.

Series 5: Transaction Structuring
Upon completion of this course, you will be able to:
• Identify the characteristics of a bridge loan.
• Identify the borrower, provider of capital, and main risks of a given lending scenario.
• Analyze the structure of a company in order to suggest structuring recommendations.
• Amend a term sheet to ensure the debt is serviced and repaid appropriately.

For more information, please contact your Relationship Manager (see page 5).

Credit Risk Certification: 6 CEUs

Also available in a Canadian version in both English and French.
Structuring Commercial Loans I (U.S. and Canada versions)
How to create lending structures that work

Course Overview
The objective of Structuring Commercial Loans I is to improve the probability that the financial institution will be repaid by providing you with an understanding of the fundamental principles behind structuring seasonal, working capital, and term debt. You will learn to create lending structures that work!

Learn about successful loan structuring centers for four key areas:
- The bank’s goals.
- The customer’s goals.
- Sources of repayment.
- Loan elements: facility type, term, security, and third-party support.

Who will benefit?
Structuring Commercial Loans I is designed for credit and lending professionals who want to strengthen their knowledge of the fundamentals of lending.

You will:
- Apply the concept of capital structure to ensure the best position for the lender relative to other creditors.
- Recognize the role that loan covenants play in effectively mitigating risk in any transaction.
- Analyze and structure seasonal loans.
- Analyze and structure permanent working capital loans.
- Structure term loans.

How can you take this course?
RMA makes it easy for you to access this course. We offer Structuring Commercial Loans I in three convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

A Canadian version of this course is also available. For more information, please contact your Relationship Manager (see page 5).

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See Structuring Commercial Loans II, for the advanced portion of this course.

Credit Risk Course: 1 day
NASBA: 8 CPE hours

Structuring Commercial Loans I can be taken back-to-back with Structuring Commercial Loans II. See www.rmahq.org for a course calendar.

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

Precourse Assignment
You must complete a precourse assignment that should take approximately two hours.

Tests
Pre- and post-tests are available upon request.

In order to extend your learning experience beyond the classroom, RMA’s eMentor offers an online, self directed case study, “Browning Books, Inc.,” which is designed to apply what you have learned and challenge your thinking. This e-case is accessible only to those individuals whose institution subscribes to RMA’s eMentor.
Structuring Commercial Loans II
The fundamentals of structuring seasonal, working capital, and term debt

Course Overview
The objective of Structuring Commercial Loans II is to improve the probability that the financial institution will be repaid by providing you with an understanding of the fundamental principles behind structuring seasonal, working capital, and term debt. As a follow-up to the topics covered in Structuring Commercial Loans I, this program includes a complex (holding company) financing transaction in which a management group is purchasing the company. Issues related to capital structure and the positioning of senior and subordinated debt, as well as an analysis of bridge loans, will be discussed.

Who will benefit?
Structuring Commercial Loans II is for credit and lending professionals who want to strengthen their knowledge of the fundamentals of lending.

You will:
• Apply the concept of capital structure to ensure the best position for the lender relative to other creditors. (If this course is taken back-to-back with Structuring Commercial Loans I, this objective does not apply.)
• Analyze and structure term loans through the use of projected cash flows.
• Use new tools to identify and structure working capital and term loans.
• Determine the difference between holding company and operating company lending and intercreditor concerns between senior lenders and other providers of capital.
• Identify options for structuring the successful repayment of a bridge loan.

How can you take this course?
RMA makes it easy for you to access this course. We offer Structuring Commercial Loans II in three convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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Credit Risk Course: 1 day
NASBA: 8 CPE hours

Structuring Commercial Loans II can be taken back-to-back with Structuring Commercial Loans I. See www.rmahq.org for a course calendar.

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis. In addition, you should have completed Structuring Commercial Loans I.

Precourse Assignment
You must complete a precourse assignment, “Martin Metals, Inc.,” and “Bridges Health Service Group, Inc.” that should take approximately one-and-a-half hours.

Tests
Pre- and post-tests are available upon request.
Understanding and Interpreting Real Estate Appraisals
Elements of the appraisal that are key to sound lending decisions

Course Overview
Understanding and Interpreting Real Estate Appraisals introduces you to the issues involved in ordering and reviewing real estate appraisals. Explore terminology, methods, regulations, and review of appraisal for lending purposes. Learn about appraisal methods and techniques, including the three approaches to value: cost, sales comparison, and income. You will also get an introduction to the appraisal review process based on appraisal requirements and best practices.

Who will benefit?
Bank staff who order and review appraisals, underwriters, lenders, and credit administration professionals who need to make sound decisions based on the value of the collateral taken in conjunction with real estate lending.

You will:
• Identify the requirements for appraisals: bank appraisal regulations and guidelines, independence issues, introduction to Uniform Standards of Professional Appraisal Practice (USPAP).
• Identify the steps needed to order an appraisal, plus considerations in selecting and engaging an appraiser.
• Recognize the basic components of appraisal compliance: minimum appraisal standards, reporting requirements, and compliance checklist.
• Recognize the analytical steps in the valuation process used in appraisals: market and property analysis, highest and best use, and valuation approaches, methods, and techniques.
• Determine the rationale for and identify the process used in the cost, sales comparison, and income approaches to value.
• Identify appraisal review issues in the application of the sales comparison approach.
• Identify review issues in the analysis of income and expense and the selection of the capitalization rate in the income approach to value.
• Identify common errors in appraisals (residential and commercial) and how to communicate with the appraiser during the review process.

How can you take this course?
RMA makes it easy for you to access this course. We offer Understanding and Interpreting Real Estate Appraisals in three convenient formats:
1 In your facility, taught and administered by RMA.
2 Taught and administered directly by your organization using RMA course materials.
3 As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

Precourse Assignment
You must complete a precourse assignment that should take approximately four hours.

Tests
Pre- and post-tests are available upon request.
Writing the Credit Analysis
Learn to create, analyze, improve, and review your own credit write-ups
(Formerly Business Writing for Bankers)

Course Overview
Writing the Credit Analysis focuses on the skills you need to write an effective credit memorandum. Learn techniques for creating, analyzing, improving, and reviewing your own credit write-ups. Apply these techniques in class, individually, and in small group exercises. The instructor will demonstrate and explain, and you will then practice critiquing, writing, and revising credit memorandum excerpts.

Who will benefit?
Writing the Credit Analysis is designed for credit analysts and loan review staff.

You will:
• Identify and apply differences between the cause-effect, comparison-contrast, narrative, by-example, and descriptive methods of organizing paragraphs to support your arguments.
• Distinguish between elevator analysis and financial discussions that interpret and evaluate credit risk.
• Recognize when to organize the financial discussion in order of high-to-low credit issue priority instead of following the order of accounts on the financial statement.
• Write a historical financial analysis meeting the course’s standards for writing that is clear, concise, and well organized.

How can you take this course?
RMA makes it easy for you to access this course. We offer Writing the Credit Analysis in three convenient formats:
1. In your facility, taught and administered by RMA.
2. Taught and administered directly by your organization using RMA course materials.
3. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact your Relationship Manager (see page 5).

New Feature
When registering for this course, you have the option to receive your course materials digitally through The RMA Reader, or through hard copies.

The RMA Reader is an online app available for download in both the Apple App Store and Google Play Store. There is also a desktop/laptop app, and a browser version of the RMA Reader, available at RMAU.org.

The RMA Reader offers many unique features:
• Convenience, flexibility – no manuals to tote.
• Ability to take notes within the Reader.
• Ability to bookmark your place in the manual.
• Ability to use a calculator within the Reader.
• Quick links to interactive reference material including spreadsheets, worksheets, and tax forms.
• Full search of text within the manual.

If you choose to receive your course materials digitally, you will receive an email with download instructions two weeks prior to the event date.

Registration Fee

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If your chapter would like to cosponsor this event with RMA as an open enrollment, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Credit Risk Course: 1 day
NASBA: 8 CPE hours
Bonding and Banking: How to Mitigate Construction Risks
Taking the risk out of a risky business

Seminar Overview
Construction is a risky business. Contractors want and need to make a profit on each project; owners want the contract fulfilled; and construction lenders want repayment of the loan on time, in full, and as agreed. So how do all parties mitigate risk and ensure successful project completion?

One way to lower the risk on a construction project is to require bid, performance, and payment bonds as conditions of the loan. The main presenter will discuss bonding from the lender’s perspective. Practicing bond professionals will provide an overview of the bonding process, offering insights from the surety’s perspective.

This Web seminar explains the role that bonding plays in underwriting construction risk.

Who will benefit?
• Bankers
• Lenders

You will:
• Get an overview of the current surety market.

Surety professionals:
• Surety company underwriters
• Claims personnel
• Surety bond producers
• Contractors
• Subcontractors who want to learn more about surety

Risk managers who work for:
– Contractors
– Public owners
– Private owners
– Insurance agents
• Office staff.

Learn how surety bonds mitigate and diversify construction risk.
• Find out about different types and uses of surety bonds.
• Learn the roles of the surety company and surety bond producer.
• Examine the surety pre-qualification process.
• Review bonding and letters of credit: similarities and differences.
• Explore the major causes of contractor failure.
• Get insight into managing the claims process.

Registration Fee
Associate members Free
Nonassociates from member institutions Free
Professional members $140
Nonmembers $185
Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU

Capitalization Rates: A User’s Guide for Lenders and Risk Managers
Learn how to apply capitalization rates effectively

Seminar Overview
Capitalization rates are used in nearly every commercial appraisal. This seminar provides a practical understanding of the process by which appraisers select and apply capitalization rates. The primary topic is the recognition and evaluation of market, economic, and property factors that influence cap rates. The program includes a brief and nontechnical review of the most common techniques used for developing capitalization rates, an exploration of data sources, and discussion of current trends in cap rates.

Who will benefit?
This seminar is for bankers who use commercial real estate appraisals in decision making. It is appropriate for novice, junior to mid-level commercial lenders, underwriters, risk managers, and credit officers with prior exposure to real estate concepts and operations.

You will:
• Identify the source and application of capitalization rates.
• Apply knowledge about economic, market, and property factors to the selection and evaluation of capitalization rates.
• Recognize the methods used by appraisers to select capitalization rates.
• Identify sources of capitalization rate data.
• Recognize current trends in commercial real estate pricing.

Registration Fee
Associate members Free
Nonassociates from member institutions Free
Professional members $140
Nonmembers $185
Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU
Commercial Appraisal Review in Distressed Markets
Learn best practices in the market analysis of distressed markets

Seminar Overview
Reviewing commercial appraisals is more difficult in distressed markets. In turbulent times, market participants are uncertain about the direction of the market, there are fewer sale and rental transactions, and historical market reference points are not meaningful. Often, the valuation can result in difficult and unpleasant financial consequences for the borrower and financial institution. So what should you look for when reading a commercial appraisal on collateral in a distressed market?

This Web seminar provides tools and tips for the review of commercial real estate appraisals in distressed markets. It will address signs of recovery for four major property types, key areas to examine in an appraisal review, and appraisal policy recommendations to improve appraisal quality.

Who will benefit?
This seminar is for credit officers, credit risk officers, credit analysts, credit managers, credit administration personnel, loan review officers, loan officers, and loan analysts.

You will:
• Understand the economic forces that are crucial to the recovery of each of the four major property types: retail, office, industrial, and apartments.
• Learn best practices in market analysis for distressed market valuations.
• Understand appraisal policy that promotes quality appraisals.
• Recognize property factors critical in distressed markets and how they impact underwriting decisions.

• Examine how distressed market conditions impact the three approaches to value (cost, sales comparison, and income) and how to recognize valuation problems.

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Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU

Commercial Real Estate Evaluation Issues
Learn how to accurately complete commercial real estate evaluations for owner-occupied and investment real estate properties, while understanding the associated regulatory requirements

Seminar Overview
Commercial Real Estate Evaluation Issues begins with a review of pertinent regulatory information and recommendations as to the scope of work of an evaluation. The two major approaches to value—the sales comparison approach and the income approach—are covered next. The Web seminar uses a standardized evaluation form as a handout, which includes the format for both approaches to value.

As an alternative to preparing internal evaluations, you may choose to engage certified appraisers to perform limited scope appraisals. The Web seminar will discuss the Appraisal Institute’s recent guidance to appraisers and how this guidance may aid you in working out an appropriate scope of work for each assignment.

The course focuses on the:
• Valuation methodologies most applicable to the two major commercial real estate property types.
• Resources available to you in terms of information necessary to complete evaluations.
• Format and content of the documentation used.

Who will benefit?
This seminar will benefit those individuals responsible for credit quality, credit reporting, loan origination, industry analysis, or other functions within credit risk management.

You will:
• Understand the regulatory requirements of evaluations, in terms of when you are permitted for usage.

• Understand the appropriate preparer credentials and content documentation in order to appropriately design your policy and procedures.
• Learn the application of the sales comparison approach in estimating the market value of owner occupied properties.
• Learn the application of the income approach to value in estimating the market value of investment real estate.

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Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU
Credit Trends in Commercial Lending
Learn about recent credit trends in the U.S. commercial markets

Seminar Overview
This Web seminar presents recent credit risk trends in the U.S. commercial markets. Trends and analysis will be presented by line of business (business banking, middle market, large corporate, and commercial real estate), by industry, by deal size and structure, and by borrower and/or property geography. Join The Risk Management Association and Automated Financial Systems, Inc. each quarter as we review market insights from the Risk Analysis Service (RAS), the industry-leading credit risk management data consortium. Gain current market insight into recent performance of key indicators of credit risk, including probability of default and loss given default ratings, delinquency and non-accrual levels and trends, charge-offs, and line utilization rates. Attendees will be provided with top-of-mind issues related to these market trends and other observations likely to affect the lending and credit risk management arena in the coming months and year.

Who will benefit?
This seminar will benefit those individuals responsible for credit quality, credit reporting, loan origination, industry analysis, or other functions within credit risk management.

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Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU

EBITDA
Should you be using it or not?

Seminar Overview
EBITDA (earnings before interest, taxes, depreciation, and amortization) has been a popular measure of cash flow repayment ability, but its lack of accuracy and reliability makes it risky to use. Why are analysts and lenders still using this back-of-the-envelope method when FAS 95’s cash flow statements have been on the books for nearly 20 years? This class will give you the tools to balance EBITDA’s pros and cons and then to examine some alternative cash flow measures.

Who will benefit?
This seminar is for credit analysts, underwriters, commercial lenders, corporate bankers, and credit review officers.

You will:
- Learn how to adjust EBITDA to a more accurate measure of cash flow or select an alternative measure that’s more accurate and reliable than ordinary EBITDA.
- Determine how to evaluate and prioritize uses of cash flow.
- Be able to select or design more effective cash flow covenants.

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Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU
Financial Statement Fraud: The Numbers Never Lie...Or Do They? Part 1: How Financial Statements Are Falsified

Seminar Overview
This seminar focuses on the techniques borrowers use to manipulate their financial statements. Using case studies of large and small companies, you will learn the different approaches to finding financial statement fraud.

Who will benefit?
This seminar is for business bankers, analysts, and other lending professionals responsible for reviewing financial statements to determine the creditworthiness of borrowers. Because it contains essential information for anyone wanting to learn how financial statement fraud is committed and how it can be detected, this course is valuable for both newcomers to the lending industry and seasoned professionals who want to sharpen their skills.

You will:
• Analyze 11 different ways a borrower can falsify financial statements and how each method affects the financial results of the borrower’s company.
• Learn how each manipulation affects the balance sheet and income statement.
• Identify the difference between fraud and simply receiving a poor financial statement, and what each one means to the financial institution.
• Learn about eight ways to “cook the books” using inventory.
• Discover how crooks think and how understanding their mindset will improve your chances of catching them.
• Review how large companies, such as Enron, MCI, and Rite Aid, falsified their financial information, and learn from the “war stories” of how smaller, privately held companies have done the same thing.

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Available at www.rmahq.org.

One 68-minute session (on demand)
Credit Risk Certification: 1 CEU
For an understanding of how to detect fraudulent financial statements, you should also take Financial Statement Fraud: The Numbers Never Lie...Or Do They? Part 2: How to Detect Falsified Financial Statements.

Financial Statement Fraud: The Numbers Never Lie...Or Do They? Part 2: How to Detect Falsified Financial Statements

Seminar Overview
This seminar teaches you how to identify the signs that a borrower may be falsifying financial statements.

Who will benefit?
This seminar is for business bankers, analysts, and other lending professionals responsible for reviewing financial statements to determine the creditworthiness of borrowers. Because it contains essential information for anyone wanting to learn how financial statement fraud is committed and how it can be detected, this course is valuable for both newcomers to the lending industry and seasoned professionals who want to sharpen their skills.

You will:
• Discover how to phrase questions in a way that can extract signs of fraud.
• Learn which signs picked up from on-site visits can tell you the financial statements are false.
• Review the “financial statement iceberg” and how to get below the surface to uncover information.

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Available at www.rmahq.org.

One 75-minute session (on demand)
Credit Risk Certification: 1 CEU
For an understanding of the techniques used to falsify financial statements, you should also take Financial Statement Fraud: The Numbers Never Lie...Or Do They? Part 1: How Financial Statements Are Falsified.
Interpreting ESA
Evaluate environmental due diligence reports as part of the commercial real estate process

Seminar Overview
RMA’s Interpreting and Understanding Phase I Environmental Site Assessments recorded Web seminar briefly reviews the historical development of the Phase I ESA, identifies and defines basic Phase I ESA terminology, explains the basic components of the Phase I ESA report, and illustrates how to read the report to identify environmental conditions. The seminar concludes with some basic tips on how to handle identified environmental risk issues within the context of commercial real estate transactions.

The Web seminar consists of instructional objectives, a lecture for each module that incorporates practical applications for the subject matter, and a review of the key concepts presented for each module.

To enhance the understanding of the concepts being introduced, interactive review questions are embedded throughout the presentation.

Who will benefit?
Commercial lenders, credit and loan review officers, and other key personnel within financial institutions who are charged with the task of reading, understanding, and interpreting environmental due diligence reports as part of the commercial real estate lending process will find this seminar useful.

If you have little or no experience with environmental risk management for commercial real estate lending, but are interested in enhancing your knowledge and skill set to understand this type of risk management, you should hear this seminar. More experienced professionals also may find this seminar useful.

You will:
• Identify the basic historical development of the Phase I Environmental Site Assessment (ESA).
• Define terminology associated with Phase I ESA reports.
• Identify the environmental risk issues associated with commercial property securing a given transaction.
• Read and critically interpret a Phase I ESA report.

• Apply Phase I ESA records review, site reconnaissance, interviews, and reports results to an overall environmental risk status for the transaction.

Registration Fee
Associate members Free
Nonassociates from member institutions Free
Professional members $175
Nonmembers $225

Available at www.rmahq.org.
One 146-minute session (on demand)
Credit Risk Certification: 1 CEU

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and basic lending practices.

Lending to Hospitals
Learn the appropriate methods for analyzing and structuring credit for hospitals

Seminar Overview
RMA’s Lending to Hospitals recorded Web seminar introduces you to the various lending issues of the health care industry and focuses on nonprofit and for-profit hospitals. It also teaches the appropriate methods for analyzing and structuring credit for a hospital.

Lending to Hospitals consists of instructional objectives, a lecture for each module, and a review of the financial statements associated with lending to a hospital facility. To enhance the understanding of the concepts being introduced, interactive review questions are embedded throughout the presentation.

Who will benefit?
Lenders, credit officers, and loan review officers who have little or no experience lending to hospitals will find this seminar beneficial. However, with ongoing changes to the health care industry, more experienced professionals also may find it useful.

You will:
• Describe the risks and issues of the health care industry and how it affects hospitals.
• Use the key components of nonprofit accounting to evaluate the strength of a nonprofit hospital’s financial statements.
• Evaluate the creditworthiness of both a nonprofit and an investor-owned (for-profit) hospital from a business and financial standpoint.
• Identify the credit needs of hospitals and the elements of a sound credit decision.

Registration Fee
Associate members Free
Nonassociates from member institutions Free
Professional members $175
Nonmembers $225

Available at www.rmahq.org.
One 82-minute session (on demand)
Credit Risk Certification: 1.5 CEUs

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

Participation in RMA’s Lending to Nonprofit Organizations one-day, instructor-led course is suggested, but not required.
Lending to Private Schools
Learn the methodology for analyzing and evaluating the creditworthiness of private schools

Seminar Overview
RMA’s Lending to Private Schools recorded Web seminar introduces you to the various approaches to private school lending based on the organization type. It also teaches the appropriate methods for analyzing and lending to private school organizations.

Lending to Private Schools consists of instructional objectives, a lecture for each module, and a review of the financial statements associated with private school lending. To enhance the understanding of the concepts being introduced, interactive review questions are embedded throughout the presentation.

Who will benefit?
Lenders, credit officers, and loan review officers who have little or no experience lending to private schools will find this seminar beneficial; although more experienced professionals also may find this course useful.

You will:
• Describe the key characteristics of effective private schools.
• Recognize the key components of nonprofit GAAP accounting associated with private schools.
• Use a specific methodology to evaluate the creditworthiness of a private school from both a business and financial standpoint to make a sound credit decision.
• Identify the credit needs of nonprofit educational institutions.
• Differentiate between the risks of lending to private K-12 schools, charter schools, and private colleges and universities.

Registration Fee
Associate members Free
Nonassociates from member institutions Free
Professional members $175
Nonmembers $225

Available at www.rmahq.org.
One 96-minute session (on demand)
Credit Risk Certification: 1.5 CEUs

Prerequisites
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis. Participation in RMA’s Lending to Nonprofit Organizations one-day, instructor-led course is suggested, but not required.

Off-Balance-Sheet Risks in Financial Accounting
Are you aware of accounting practices that can impact your clients’ financial position?

Seminar Overview
Adelphia and Enron were penalized by investors, regulators, and bankers for undisclosed off-balance-sheet risks. You must be equipped to perform due diligence on clients’ financial statements. Learn to be aware of accounting practices that can impact your clients’ financial positions.

Who will benefit?
This seminar is for financial analysts and credit officers needing information on off-balance-sheet risks in clients’ financial statements.

You will:
• Understand the structure of leases and lease accounting with an emphasis on off-balance-sheet leases and related disclosure in the financial footnotes.
• Identify when affiliate organizations are consolidated on financial statements and when they are kept off balance sheet, along with the accounting implications on the financial statements of each scenario.
• Understand and identify basic off-balance-sheet items such as contingencies, commitments, and guarantees.
• Understand the basic elements of transactions using variable interest entities (formerly known as special-purpose vehicles).

Registration Fee
Associate members Free
Nonassociates from member institutions Free
Professional members $140
Nonmembers $185

Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU
Taking the Mystery Out of Credit Derivatives: Credit Default Swaps
Learn each aspect of a credit default swap, step-by-step

Seminar Overview:
Taking the Mystery Out of Credit Derivatives: Credit Default Swaps takes the mystery out of credit derivatives, and leads the participant through each aspect of a credit default swap step-by-step in a logical and highly informative way. Written and developed by Charles Gates, this course is full of engaging graphics and explanations that make understanding easy and facilitate retention. (Charles Gates is a former lending officer, derivatives expert, and experienced classroom trainer, who helped start the credit derivatives business at a major international bank and arranged over $12 billion of credit derivative transactions.)

Taking the Mystery Out Of Credit Derivatives: Credit Default Swaps guides you from no knowledge of derivatives to a workable knowledge of credit default swaps and related credit derivatives. The course covers: common terminology, basic structure, applications for commercial bankers, settlement alternatives and calculations, basic pricing methodologies, credit default baskets, first-to-default baskets, a commonly misunderstood variation, and credit default indices.

Credit derivatives are used by banks, insurance companies, hedge funds, and other financial entities to hedge credit risk. Credit derivatives are used by institutional investors to diversify portfolios and generate incremental income, by traders to arbitrage credit sensitive instruments and take positions in credit markets, and by financial structurers to transfer credit risk from one instrument to another. In fact, any organization with credit risk or an appetite for credit risk, will find these instruments useful.

Who will benefit?
Bankers with various backgrounds will benefit, including community bankers, corporate bankers, credit officers, branch officers, trust officers and cash managers.

You will:
After completing this course, participants will be able to:
• Identify strategies for dealing with difficult negotiators.
• Apply negotiation strategies to a case scenario.

Registration Fee
Associate members Free
Nonassociates from member institutions Free
Professional members $125
Nonmembers $185

Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU
Series Overview
The risk management series of audio conferences—a total of 10 per year—is the best value in continuing education you’ll find. Lasting 60 minutes, each audio conference starts with a panel of experts discussing the featured hot topic, such as managing portfolio limits, transitioning from ALLL to CECL, or our annual CRE update. Each concludes with questions and answers, your comments, and a lively discussion among conference participants.

Who will benefit?
The audio conference series will benefit a wide variety of professionals, including:
• Bankers
• Attorneys
• Accountants
• Any other professionals whose work requires interaction with the financial services industry.

Registration Fees*
Take advantage of our discount bundles.

One to Four Audio Conferences
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Five to Nine Audio Conferences
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*Please note: Multiple listeners are welcome FREE on the same telephone line, so you may include as many people as you can fit around your speakerphone—at no additional charge.

For a complete schedule and to register visit www.rmahq.org.

60-minute sessions
Credit Risk Certification: 1 CEU per audio conference
Conferences

RMA’s Annual Risk Management Conference

Bankers from large, regional, and community banks attend this conference, which features recognized speakers and specialized tracks. You will get specific how-to information in breakout sessions. This conference offers an opportunity to get the latest information on risk management, specialized lending, and regulatory issues. You will learn how to deal with some of the critical issues facing your bank today and some that you will face tomorrow. It is designed for risk management professionals at every career level.

Credit Risk Certification: 12 CEUs
NASBA: 12 CPE hours

RMA/American Banker Small Business Banking Conference

During this three-day event, recognized experts, from inside and outside of banking, discuss methods that will help you take full advantage of the opportunities small business presents. You will learn to understand the specific needs of small business customers, develop products and programs to fulfill those needs and, most importantly, create internal systems designed to grow relationships with only the most profitable small business customers. You will also have the opportunity to exchange ideas with the speakers and your peers in informal gatherings.

Credit Risk Certification: 10 CEUs
Round Tables

Each year, RMA sponsors round tables throughout the U.S., Canada, Europe, and Asia. These events bring together small groups of senior bankers who have a common interest in a particular issue. Over the course of a day or two, these senior bankers explore continuing and emerging opportunities and issues in an environment that provides both formal and informal opportunities for sharing ideas.

Attendance at these round tables is by invitation only to ensure common interest among the participants for each event.

Allowance for Loan Loss
• Allowance for Loan Loss Round Table

Compliance and Policy
• Chief Compliance Officers Round Table
• Chief Credit Policy Officers I and II

Consumer, Retail, and Small Business
• Consumer Credit Review Round Table
• Retail Credit and Risk Management Round Table I and II
• Small Business Credit Officers Round Table
• Small Business Loan Center Managers Round Table

Credit and Lending
• Agriculture and Agribusiness Credit and Risk Management Round Table
• Chief Credit Policy Officers Round Tables I and II
• Commercial Loan Services Managers Round Table
• Credit and Risk Officers Round Tables I and II
• Credit Risk Grading Round Table
• International Banks U.S. Credit Officers Round Table
• Loans Services Managers Round Table
• Midwest Region Credit Officers Round Table
• North American Chief Credit Officers Round Table
• North American Private Lending Round Table
• Northeast Region Credit Officers Round Table
• Credit and Risk Training Manager Round Table
• Small Business Credit Officers Round Table
• Small Business Loan Center Managers Round Table
• Southeast Region Credit Officers Round Table
• Commercial Risk Grading Round Table

Real Estate
• Chief Appraisers Round Table I and II
• Environmental Risk Managers Round Table
• Midwestern Regional Real Estate Round Table
• Real Estate Senior Credit Officers Round Table
• Real Estate Symposium
• Residential Real Estate Appraisers Round Table
• Southeast Region Real Estate Round Table
• Texas/Oklahoma Real Estate Round Table
• Western Region Real Estate Round Table

Risk Management
• Asia-Pacific Credit and Risk Management Round Table
• Credit Review Round Table I and II
• European Credit and Risk Management Round Table
• Insurance Industry Credit and Risk Management Round Table
• North American Chief Risk Officers Round Table
• Commercial Risk Grading Round Table

Workout
• Senior Workout Officers Round Tables I and II
• Small Business Workout Officers Round Table
• Senior Workout Officers Round Table – Canada

For more information on these round tables, please contact Tacarra Green, Senior Administrative Coordinator, at 215-446-4077.
The RMA/Wharton Advanced Risk Management Program
Positioning executives to lead their organizations with a holistic approach to enterprise risk management

**Course Overview**
Designed for the high-potential executive, the industry’s premier advanced executive program on risk management will concentrate on:
- Risk management as a strategic competitive strength.
- An integration approach to risk management.
- Fostering a culture and climate that openly communicates risk.
- A framework for rapidly responding to known risks and unraveling the complexities of the unknown.

**Who will benefit?**
- Experts on a leadership track.
- Risk managers with expertise in one type of risk (e.g., credit), or those who have a wide but not especially deep experience with different types of risk.
- Business line executives on track for broader assignments.
- Individuals with 12 or more years of experience in financial services, primarily banking (15 to 20 years of experience would be ideal).
- Those with high potential who have secured their institution’s sponsorship.
- Financial engineers who are interested in expanding their skill set.

**Curriculum Themes**

**Level Set**
I. Macroeconomic and Statistical Foundation:
   a. The underpinnings of market and credit risk.
   b. Determinants of interest rates, yield curves, credit spreads, and exchange rates.

II. Systemic Risk:
   a. The safety net in principle and practice.
   b. Financial disorder and hedge funds.

III. Critical Thinking: Decision Framing

**Risk Measurement and Management**
I. Market Risk:
   a. Use of volatility models.
   b. Asset return distribution and dynamics.

II. Credit Risk: Wholesale:
   a. Structured credit products, securitization.
   b. Emerging issues in credit portfolio management.

III. Credit Risk: Retail:
   b. Credit scoring.
   c. Fraud detection and modeling.
   d. Commercial real estate exposures.

IV. Asset/Liability Management:
   a. Interest rate risk analysis.
   b. Duration and the economic value of equity.
   c. Liquidity management.

V. Operational Risk:
   a. Impact of credit and market risk disciplines on shaping of op risk management.
   b. Managing risks downward (day-to-day and during loss episodes).
   c. Roles of board and senior management.
   d. Extreme value theory and other approaches.

VI. Country Risk:
   a. Exposures and measurement.
   b. Assessment and ratings.
   c. Insight into practices at leading institutions.

VII. Regulatory Risk:
   a. Business strategy.
   b. Corporate culture and decision making.
   c. Operating risk.
   d. Technology risk.
   e. Mergers and acquisitions.

VIII. Risk MIS:
   a. Data
   b. Aggregation

**Risk Management and Shareholder Value**

I. Risk Appetite:
   a. Setting risk tolerances.
   b. Communicating Risk.
      - Internal
      - External: accounting, analysts.

II. Governance:
   a. Aligning motives with executive compensation.
   b. Major stakeholders of risk management.
   c. Managing relationships with regulators.
   d. Creating a risk culture.

III. Enterprise Risk Management:
   a. Solvency and capital adequacy.
   b. Unbundling of the business system.
   c. Risk management as a competitive strength for enhancing shareholder value.

IV. Strategic Decision Making:
   a. Managing through uncertainty.
   b. Scenario planning and stress testing.

V. Capital Management:
   a. Basel
   b. ICAAP
   c. Limits

**Total Cost**
(Including room and board) $28,000

**Location**
The Steinberg Conference Center
Aresty Institute of Executive Education
Wharton School of the University of Pennsylvania
255 South 38th Street
Philadelphia, PA 19104-6359

**Enroll**
www.whartonexecutive.com
Applications subject to review for admittance. Space is limited.

**Questions?**
Please contact Stacy Germano at 215-446-4089.

Executive Education: 2 non-consecutive seven-day in-class sessions
Credit Risk Certification: 60 CEUs
NASBA: 60 CPE hours

Presented in partnership with:

This executive education offering is an unparalleled opportunity for your institution to invest in what is perhaps its most critical resource—human capital.
Banking 101
An RMA Associate member benefit

Seminar Overview

Banking 101 is a series of six (6) basic Web seminars. These seminars will benefit entry level bankers and students in banking programs. Members of the RMA Community Bank Council developed and presented each Web seminar, which will last approximately 1 hour.

The six Web seminars are (listed in alphabetical order):

History of Banking
• Basic history of banking and the Federal Reserve System.
• Significant events and milestones in banking history.
• How is the bank organized?
• What is the purpose of a bank holding company?
• Specialized reports.

Organization of a Commercial Bank
• Primary functions of a commercial bank.
• FDIC.
• Structure of consumer and commercial lending.
• Processing payments.
• Managing risk.
• Commercial bank audit information.
• Support functions.

Payments, Processing, and Bank Accounting
• Life cycles of common types of deposited funds:
  - How do checks, ACH, and wires work?
  - What are the risks?
• Why do debits and credits seem reversed in banking?
• What is the difference between collected balances and available balances? What is memo posting?

Banking Regulation Supervision, and Examination
• Regulatory compliance: requirements and consequences of noncompliance.
• Insiders: who are they and what does it mean in lending?
• Regulatory agencies: OCC, FDIC, State, CFPB, FRB.
• Basel.
• Accounting.
• Three lines of defense.
• BSA/AML.

Understanding Bank Financial Reports
• Balance sheet.
• Income statement.
• ALLL.
• Pricing.
• Profit drivers: NIM, non-interest income, and balance sheet leverage.
• Capital.
• Investments.

Understanding Bank Products and Services
• The range of banking services:
  - Consumer banking.
  - Business/wholesale banking.
  - Capital markets.
  - Wealth management.
  - Trust services.

Registration Fee

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Available at www.rmahq.org.

Available to Associate members only.

Six 60-minute sessions (recorded)

Credit Risk Certification: 1 CEU each
Enterprise Risk Management Forum
Learn how to successfully implement enterprise-wide risk management strategies at your bank

Forum Overview
RMA's Enterprise Risk Management Forum was developed specifically for larger community and smaller regional community bank professionals to meet with peers, discuss common challenges, and identify best practices in enterprise risk management, which can be immediately applied at institutions. A unique combination of knowledge, information, and peer sharing, this two-day forum will help you build a strong enterprise risk management framework that will create systematic value for your organization. The program provides current sound practices on timely ERM topics. The round table offers unparalleled open and candid sharing of ideas and networking among peers.

Who will benefit?
This forum will benefit a wide variety of professionals, including those with an enterprise level role in the following:

- Identifying risk
- Overseeing risk
- Controlling risk
- Measuring risk
- Responding to risk
- Risk data and infrastructure
- Communicating risk
- Managing risk

Those in management positions from the following institution types will particularly benefit from this series:

- A larger community bank whose ERM plans are progressing and is now looking at logical next steps.
- A smaller regional bank wanting to stay on top of what matters most to the practice of ERM.

Past Forum Topics
- Risk Appetite Statement Maturity
- CECL Regulatory Review Panel
- Data Governance
- New Product Risk and Review
- Internal Control Framework – Second Line of Defense Testing and Validation
- Vendor Risk Management
- Board Reporting
- Model Risk Management

How can you attend this forum?
RMA makes it easy for you to access this forum. We offer Enterprise Risk Management Forum as an open enrollment. See www.rmahq.org for a course calendar.

Registration Fee

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Enterprise Risk Course: 2 days
Credit Risk Certification: 12 CEUs
NASBA: 12 CPE hours
Risk Management Academy
Obtain a comprehensive understanding and introduction to modern risk management in banks

Course Overview
Risk management in banking has been transformed over the past decade, largely in response to regulations that emerged from the global financial crisis. Trends, in particular stakeholder requirements, suggest that risk management will experience even more sweeping changes in the years ahead. Risk management must change its focus from compliance to adding real economic value, especially by linking risk with strategy and performance. Effective risk management in banking suggests that all staff members, independent of their functions, are risk managers within the three lines of defense risk governance/organization model.

During this 2.5 day course, you will get a comprehensive overview of risk management at a bank. Learn the major risk types and understand the key elements of modern risk management in banks, including stakeholder requirements, framework and principles, and how to manage key constraints such as capital and liquidity.

Who will benefit?
This course is an ideal introduction to risk management for early career stage credit risk and lending professionals, for those who interact with risk management, and for those in other areas of the bank seeking a broad understanding of risk management in the spirit of “risk is part of everyone’s job.”

The course will benefit banking professionals from institutions of all sizes, but in particular, large community banks and mid-tier institutions in the following functions:
- Line of business
- Risk management
- Audit
- Risk/credit review
- Compliance
- Investor relations

You will:
- Examine and discuss the risks facing banks.
- Learn how risks are identified, measured, and managed.
- Recognize how banks manage their balance sheet structure.
- Examine key stakeholder requirements and their impact on the organization.
- Understand key risk and performance indicators.

How can you take this course?
RMA makes it easy for you to access this course. We offer Risk Management Academy as an open enrollment. See www.rmahq.org for a course calendar.

Registration Fee

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Early registration discount may apply, please check our website at www.rmahq.org for pricing information.

Questions?
Please contact Joyce Sample at 215-446-4058, or visit www.rmahq.org.

Executive Training: 2 days
Credit Risk Certification: 17 CEUs
NASBA: 17 CPE hours
Audio Conferences

Enterprise Risk Management Briefings (On Demand)

The Enterprise Risk Management (ERM) Briefings series discusses ways to help banks build a strong enterprise risk management framework that creates systematic value to the organization.

2014 Briefings

• Risk Appetite – Current Best Practices
• Managing Regulatory Change – Heightened Expectations, Core Principles, and ERM
• The Real Drivers of Community Bank Capital Requirements
• Risk Culture
• Model Risk Management – Creating, Implementing, and Executing on a Model Risk Management Program for Your Bank
• Risk Appetite: Linkage with Strategic Planning and Compensation

2013 Briefings

• How to Identify Material Risks and Evaluate Emerging Risks.
• Governance – What Are the Key Components to Good Governance?
• How to Measure Strategic and Reputation Risk.
• Control Environment – What Does an Effective Control Environment Look Like in the Context of Enterprise Risk Management?
• Credit Risk Data Management – Managing Credit Risk Data for Better Decisions.
• Risk Dashboard/What to Report to the Board Risk Committee.

2012 Briefings

• Capabilities
• The Board Risk Committee
• Risk Management–Compliance
• Measurement and Evaluation
• Risk Data and Infrastructure
• Culture

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*Please note: Each series includes recordings on six timely topics.

60-minute sessions
Credit Risk Certification: 1 CEU per audio conference

Operational Risk/ERM Audio Conference Series

This RMA audio conference series covers current topics in operational and enterprise risk management. Each audio conference session will be devoted to a specific topic and will include presentations from practitioners expert in the subject. These calls will provide an opportunity for member participants to focus on the timely topics, raise questions relating to the matters under discussion and obtain feedback from knowledgeable professionals. Since the cost is based on the number of telephone connections, not the number of people attending, you can save valuable training funds by inviting as many people as can fit around your speaker phone.

How this Audio Conference Works

Lasting 60 minutes, each audio conference starts with a panel of experts or expert practitioner discussing the featured topic. Each concludes with questions and answers, your comments, and a lively discussion among conference participants.

Topics have included:

• Financial Quantification of Cyber Risk
• CECL
• Vendor Risk Management
• Incentive Compensation
• Cyber Security
• Governance

Who will benefit?

This series benefits a wide variety of professionals, from the areas of:

• Operational risk.
• Enterprise risk.
• Any other professionals whose work requires interaction with the financial services industry.

Registration Fee for Single Session

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Available at www.rmahq.org.

Credit Risk Certification: 1 CEU each session

Registration Fee for Complete Series

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Available at www.rmahq.org.

Credit Risk Certification: 10 CEUs for the complete series
Governance, Risk, and Compliance Forum
(Formerly Risk Management Discussion Group)

Overview:
Interact with your peers on enterprise and operational risk management best practices/strategies. Ideal for risk professionals who hold responsibilities in both disciplines.
• One-day forum open to all members.
• Agenda offers an opportunity for participants to explore issues and exchange insights on the major tactical and strategic challenges in leading your institutions’ ERM, ORM, and compliance initiatives.

Who will benefit?
Participants include corporate level and business line practitioners from community banks as well as mid-tier, regional, and large banks. Participants take on many of the responsibilities in the operational risk, compliance, and enterprise risk functions.

You will:
• Come prepared to share ideas with peers.
• Network with others facing the same challenges.
• Gain practical solutions and best practices for managing risk.
• Hear perspectives from a local regulator.
• Engage in relevant, thoughtful discussions.
• Come away from the forum with new approaches to immediately apply at your institution.

Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Survey Results

AllL
In 2016 RMA conducted an extensive survey of AllL methodology which covered models, back testing, loss emergence periods (LEPs), unfunded commitments, qualitative factors in the allowance, FAS 114 and TDR, governance and organization, stress testing, the interaction between AllL and Basel/economic capital, and CECL implementation.

BSA/AML/OFAS Staffing and Key Volume Survey
Appropriate staffing of risk management functions is of great interest as organizations grow this survey allows banks to optimize our human resource commitments.

Community Bank Staffing Survey
Provides community banks with the information they need to understand trends occurring within the organizational structures of community banks.
Risk Measurement, Evaluation, and Communication Workbook

The Risk Measurement, Evaluation, and Communication Workbook addresses 1) the mechanisms available to size risks in order to compare them to each other and to prioritize risk mitigation activities, 2) the strengths, weaknesses, and limits of each approach, 3) the “watch-outs” that are especially important when sizing, 4) the output that will ultimately be needed for the next step (response), and 5) the best ways to communicate the results.

Coverage includes:
- Alternative approaches to sizing risk.
- The three factors to consider when sizing risk:
  - Severity: What is the impact if the risk materializes?
  - Likelihood: Given the risk scenario, what is the likelihood that it will happen?
  - Frequency: Given the risk scenario, how often could the risk materialize?
- How to use the risk measurement process to create risk metrics.
- Tools that, when combined with internal discussion, debate, and challenge, can help create a sustainable methodology for consistent risk measurement.

The benefits:
- Develop an understanding of the individual and aggregate risks of your bank.
- Know which risk mitigation efforts to prioritize.
- Be able to cascade aggregate risk (through limits) to your business units.

Engage in more fact-based discussions around capital, earnings, and liquidity at risk.

Scenario Analysis and Stress Testing for Community Banks: A Basic Guide

Product #630042

The Scenario Analysis and Stress Testing Workbook for Community Banks was developed for community banks with assets under $10 billion. This workbook provides a highly practical guide to understanding and developing a stress testing and scenario analysis program.

Coverage includes:
- A guide to developing a stress testing and scenario analysis program.
- How to choose the stress test that is right for your institution.
- The steps involved in creating a stress test.
- The roles and responsibilities of key participants.
- How to link the stress test to capital.
- An outline to engage your board of directors and senior management.

The benefits:
- Meet increased expectations of regulators.
- Shape the risk profile of the bank by allowing for the analysis of every day “what if” events, as well as extreme events.
- Identify risk concentrations across various business lines and allow management to form contingency plans.
- Promote discussions about risk that lead to enhanced internal and external risk communication.
- Assist in identifying strategic opportunities.

Governance and Policies Workbook

Product #640101

The Governance and Policies Workbook examines the core capabilities required for a strong risk governance culture, structure, policies and procedures, and internal control environment. Establishing a sound governance process in any institution requires the board and senior management at the forefront leading the effort, continually reinforcing what is expected regarding risk governance and oversight.

Culture is at the heart of any institution’s enterprise risk management program. Without it, the other essential elements are not nearly as effective. Knowing how to build a risk management culture that overcomes cognitive biases is challenging, but a requirement for a sound risk management and governance program.

Coverage includes:
- Essential elements of a good risk culture.
- Barriers to a good risk culture.
- Core capabilities for strong risk governance.
- Framework for a risk governance structure.
- Outline of a board-level committee structure and board-level risk committee charter.
- Keys to a sound internal control environment.
- Three Lines of Defense model.

The benefits:
- Enable your institution to make well-informed decisions.
- Learn how to build a risk management culture that overcomes cognitive biases.
- Create a governance structure that promotes information flow, escalation, decision making, and accountability.
- Instill a culture that makes managing risk everyone’s responsibility.
- Establish a well-defined and effective internal control environment and risk response system.
- Empower your people with the tools and training to be able to identify risk, assess it, evaluate it against the desired level of risk tolerance, and make decisions about suitable risk treatment.
Risk Appetite Workbook

Product #639101

The Risk Appetite Workbook is a practical guide to understanding and developing a risk appetite statement that is appropriate for your bank.

Coverage includes:

• The components of a risk appetite statement.
• The steps involved in creating a risk appetite statement.
• The roles and responsibilities of key participants.
• A self assessment for your risk appetite framework.
• An outline to engage your board of directors and senior management.

The benefits:

• Meet regulatory requirements for the existence of a risk appetite statement and supporting framework and for engaging and educating the board of directors in risk management matters.
• Demonstrate sound risk management practice to your D&O insurance provider.
• Facilitate the open, candid, and thoughtful discussion of strategy and risk across the entire bank.
• Operationalize and enhance your risk culture.

For all workbooks:

Hard copies

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*One copy per member institution.

Download a copy at www.rmahq.org

| Associate members | Free |

| Nonassociates from member institutions/professional members | $3,500 |

Member Institution Free*
Advanced Operational Risk Management

Course Overview
The Operational Risk discipline is undergoing a significant maturation process, evolving from a measurement/monitoring practice to one encompassing both risk management and measurement with a focus on adding value to the business. RMA engaged Richard J. Parsons, author of "Broke: America’s Banking System" (published in 2013 by RMA), to develop an entirely new, two-day curriculum and program for Advanced Operational Risk Management. In his book, Parsons describes why operational risk mismanagement was at the root of more than 3,000 bank failures over the past three decades. Learn about and build on the concepts Parsons developed in his book. This course focuses on substance over form and uses case studies, checklists, and common sense business practices to help you strike the right business balance between risk and return. Ideas and documentation presented in this course are structured to help you dig deep into people, processes, systems, and external risk factors from a business of banking perspective.

You will discuss case studies and real-life examples of operational risk management failures. Much of the discussions will take the perspective of P&L managers, senior management, and the board of directors who do not always see operational risk management practices as value-adding.

Who will benefit?
- Risk managers (second line) with at least three years of industry experience.
- Senior managers of lines of business (first line) with profit and loss responsibilities.
- Finance, human resources, and technology executives whose role in operational risk management must be clearly defined and understood for banks to accurately calibrate operational risk identification and mitigation.
- Bank regulators who seek a broader understanding of the history of operational risk management in bank failures and successes.
- High potential bankers who would benefit from an intense two-day analysis and discussion of the banking industry from an operational risk management perspective.

You will:
- Gain insight into operational risk management’s credibility gap.
- Learn how to develop KRI s for macro external event 10X risks.
- Learn which KRI s are worthy to report to the board.
- Understand velocity and volume changes to the balance sheet and income statement as the leading indicator of operational risk.
- Define clear roles and responsibilities in operational risk management.
- Learn to identify people risk early.
- Quantify operational risk through capital modeling and understand the implications to bank management.

Learn the intangible aspects of operational risk management—culture, communication, oversight—and how to more effectively deal with the challenges of creating a risk-aware organization from top to bottom.

For questions about this course please contact Edward J. DeMarco, Jr. at edemarco@rmahq.org.

How can you take this course?
RMA makes it easy for you to access this course. We offer Advanced Operational Risk Management in two convenient formats:

1. In your facility, taught and administered by RMA.
2. As an open enrollment course. See www.rmahq.org for a course calendar.

For more information, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

Registration Fee
- Associate members $1,900
- Nonassociates from member institutions/professional members $1,975
- Nonmembers $2,470

Operational Risk Course: 2 days Credit Risk Certification: 15 CEUs NASBA: 15 CPE hours

Prerequisites
You should be familiar with basic operational risk management building blocks such as risk and control assessment, loss data collection, scenarios, and KRI s.
Critical Thinking

Course Overview

*Critical Thinking* is intended to provide bank personnel with an opportunity to learn the fundamentals of critical thinking. You will apply critical thinking skills—analysis, communication, creativity, objectivity, problem-solving—in your daily activities by prioritizing current steps and actions and rearranging them into more efficient processes.

Critical thinking allows you to “connect the dots” by spotting patterns in the information that enable them to offer unique solutions. You will also be able to communicate more effectively with your colleagues by avoiding cognitive biases—halo effect, framing effect, availability bias, hindsight bias, planning fallacy, sunk cost fallacy—in resolving problems and implementing practical solutions.

This one-day course consists of four modules, defining critical thinking, describing its goals and benefits, learning critical thinking, and practicing critical thinking techniques.

Who will benefit?

This course is designed for financial organization teammates who want to improve their critical thinking skills and their job performances.

You will:

- Define critical thinking.
- Describe the relevance of critical thinking to operational risk management.
- Describe and apply the top five critical thinking skills: analysis, communication, creativity, objectivity, and problem solving.
- Practice critical thinking techniques.
- Given case scenarios, apply appropriate critical thinking skills.

For more information, please contact the Relationship Manager for your area, listed on p. 5 of this catalog.

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Operational Risk Course: 1 day
NASBA: 8 CPE hours

Prerequisites

Participants are expected to have a basic understanding of their organization’s processes and procedures.

*This is a new course.*
Course Overview

Introduction to Operational Risk for Regional and Community Bankers teaches you the key aspects of operational risk. Learn what operational risk is and how to identify and assess operational risks. Gain practical tools and techniques for reducing risk and loss. Hear about the regulatory framework and the practical approaches to managing operational risk in a regional/community bank setting.

Who will benefit?

This course is for regional and community bankers, including individuals who are or will be involved in managing operational risks, and who have a basic knowledge of a related discipline (e.g., credit, market, fiduciary risk, audit, general management, operations management, legal, compliance, human resource management, and, from the public sector, supervision and examination).

You will:

- Examine the range of operational risks and how they relate to other kinds of risk.
- Look at different categories of operational risk.
- Discuss the difficulties in standardizing definitions.
- Review industry and regulatory standardization efforts.
- Identify the current effort to strengthen regulation of operational risk for non-Basel II banks.
- Determine the problems regulators have faced with developing a forward-looking framework.
- Review the current timetable for Basel III implementation.
- Identify the proposed approach to Basel III and how it applies to community and regional banking institutions.
- Explore the organizational issues related to setting up and operating an effective operational risk program, including the activities of an ORM discipline, what drives creation of the function, and the rules for ownership and accountability.
- Recognize operational risk management tools (self-assessment, risk indicators, internal and external loss databases for benchmarking, analysis, education, and a rigorous management reporting process).
- Examine operational risk measurement, why it is important, the various types of measurement, and the challenge of implementing them effectively.

How can you take this course?

RMA makes it easy for you to access this course. We offer Introduction to Operational Risk for Regional and Community Bankers: Taught and administered by RMA, in your facility.

Registration Fee

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Operational Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites

You should have a basic understanding of the financial services industry and have experience in a related discipline.

You must complete the precourse reading assignment prior to attending the course.

This course or its equivalent will be a prerequisite for more advanced courses.

Pre coursework Assignment

The precourse assignment consists of one to two hours of reading about the tools used in operational risk, four mini-cases, and specific extracts from regulatory publications. Familiarity with the discussion topics before attending the course will enable the material to be covered efficiently in class as well as improve retention of the materials after the course.
Forum Overview

Third-party relationships are becoming a critical component of operational risk frameworks for organizations of all sizes. Amid mounting pressure from regulators, institutions are challenged with meeting regulatory expectations and ensuring their programs help mitigate the risks related to third-party relationships.

Although an attractive option for reducing operating expenses, third-party vendors can present a myriad of risks including financial risk quality, scalability, security, privacy, and regulatory risk. Learn how to manage vendor risk starting with due diligence and vendor selection, continuing through contract review and vendor monitoring, and concluding with post-termination issues. Master the essential elements and controls that should be addressed to reduce risk.

You will:

- Learn how to maintain successful relationships with your third-party vendors.
- Understand why the proper due diligence may help you not only lower costs, but ensure your vendors meet the regulatory expectations.
- Determine how you can use your existing operational risk framework to manage your vendors.
- Establish an ongoing monitoring process for your vendors.

Registration Fee

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Credit Risk Certification: 6 CEUs
Information Security in Operational Risk
Identifying and implementing a risk-based approach to information security and cybersecurity

Seminar Overview
Information security, including cybersecurity, continues to be a topic of profound significance. With cyber incidents and information security breaches occurring more frequently, regulators are increasingly focused on this topic and banks need to take extraordinary measures to manage this risk effectively and efficiently. Too often information security is approached as a technology issue, when in fact, it is a substantial business risk that touches many areas, and must be managed in a cross-functional, holistic way.

This recorded Web seminar will define a risk-based approach to information security and cybersecurity and help banks determine the right program structure by identifying roles and responsibilities within IT as well as other areas of the bank.

The seminar will offer tools to help quantify and assess information security risk and identify data breach response techniques. It will also provide an understanding of the risks associated with mobile banking, and using cloud providers and third-party vendors.

Who will benefit?
This seminar is for professionals working in financial institutions in operational risk management, risk management, information security, IT, corporate governance, auditing, or compliance.

You will:
• Learn to create an information security program that is cross-functional, flexible, and efficient.
• Understand the roles of IT versus business within the information security program.
• Recognize, and learn to prevent, vulnerabilities that could occur through changes at the bank.
• Understand the risks associated with mobile banking, cloud providers, and third-party vendors.
• Identify data breach response techniques.

Registration Fee
Associate members $215
Nonassociates from member institutions/professional members $230
Nonmembers $275
Available at www.rmahq.org.
Two 60-minute sessions (on demand)
Credit Risk Certification: 1 CEU

Internal Loss Events: Embedding Internal Loss Data in an Organization’s DNA
Understand the key concepts and issues around internal loss data and its collection

Seminar Overview
Internal loss data is an important component of an operational risk program. In order to evolve your organization’s internal loss data collection program from a mere exercise to a key management tool for your businesses, the loss data collection objective must be known and well understood, the process must be clear and simple, and the analysis must be intuitive and insightful. This Web seminar will explore the key concepts and issues around internal loss data and its collection.

Who will benefit?
Operational risk professionals, compliance professionals, and auditors who are involved in operational risk initiatives at any level within their organization should attend this Web seminar. It is helpful, but not necessary, that you have basic knowledge of operational risk best practices.

You will:
• Learn the benefits of collecting internal loss data.
• Identify the key elements of a loss data collection program.
• Understand the challenges in collecting internal loss data.

Registration Fee
Associate members $215
Nonassociates from member institutions/professional members $230
Nonmembers $275
Available at www.rmahq.org.
One 75-minute session (on demand)
Credit Risk Certification: 1 CEU
OPERATIONAL RISK

Web Seminars On Demand

Introduction to Operational Risk
Learn the basics of operational risk

Seminar Overview
This seminar introduces you to operational risk management. Key topics include the basic concepts, approaches to organization, data and risk measurement issues, the tools and techniques for risk management, capital estimation, and regulation.

Who will benefit?
This seminar is for members of the financial services industry who will be involved in managing operational risk, and have experience in a related discipline such as credit, market, or operational risk; audit; general management; operations management; legal; compliance; human resource management; and, from the public sector, supervision and examination.

You will:
- Examine the full range of operational risks and how they relate to other risks.
- Understand the difficulties in standardizing operational risk categories.
- Learn about the current timetable for the implementation of a regulatory framework and related legislation.
- Explore the organizational issues related to setting up and operating an effective operational risk management program.
- Understand operational risk management tools (self-assessments, risk indicators, internal and external loss databases).
- Explore how these tools relate to each other and the place each has in better understanding the dynamic nature of operational risk.
- Learn about KRIs and other early warning signals.

Registration Fee
- Associate members $215
- Nonassociates from member institutions/professional members $230
- Nonmembers $275
Available at www.rmahq.org.
Two 60-minute sessions (on demand)
Credit Risk Certification: 1 CEU

Prerequisites
You should possess a basic understanding of the financial services industry. Some experience in the operational risk discipline is strongly encouraged.

Key Risk Indicators: What They Are and Why You Need Them
Learn the strengths and weaknesses of KRIs and how they affect your collection and use

Seminar Overview
Learn about the systematic collection and use of key risk indicators (KRI), through individual examples and illustrative data. This seminar explains and illustrates KRIs’ strengths and weaknesses in the areas of day-to-day management, reporting, loss forecasts, and capital adjustments.
The seminar contains material that outlines how to best create, manage, and utilize a KRI library to track loss events. It outlines the current industry direction for internal and external KRI benchmarking.

Who will benefit?
This seminar benefits business bankers, auditors, compliance officers, and risk professionals who want to learn more about the features and benefits of key risk indicators.

You will:
- Discuss a KRI library.
- Learn the value of extracting KRIs for internal monitoring.
- Understand the importance of KRIs in daily management.
- Appreciate the ability to generate reports, risk maps, and loss forecasts.
- Understand how others are using KRIs.
- View a powerful framework for utilizing KRIs.
- Understand how KRIs raise an organization’s risk awareness.
- Discover the importance of developing a risk profile and comparing it to others.
- Recognize the importance of assessing KRI effectiveness.
- Learn how KRIs can help reduce your operational risk capital charge.

Registration Fee
- Associate members $215
- Nonassociates from member institutions/professional members $230
- Nonmembers $275
Available at www.rmahq.org.
Two 60-minute sessions (on demand)
Credit Risk Certification: 1 CEU
**OPERATIONAL RISK**

**WEB SEMINARS ON DEMAND**

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**Practical Approaches to Operational Risk Management for Regional and Community Banks**

Learn simple and effective approaches to operational risk management for your institution

### Seminar Overview

Operational risk management has taken on an increased level of importance in recent years, with significant advances in many areas of the discipline. But the focus of the industry and its regulators, as well as nearly all of the literature on the topic, pertains to larger institutions. This Web seminar illustrates how regional and community banks can benefit from a focus on operational risk management and offers pragmatic insights into how such institutions can create value by implementing a program proportionate to their needs.

### Who will benefit?

Top management of community and regional banks and others who influence their institutions’ approaches to operational risk management should attend. It is also appropriate for professionals eager to learn more about operational risk management and its application at these institutions. These individuals include: CEOs, COOs, senior managers, CROs, operational risk managers, corporate governance professionals, auditors, compliance professionals, managers of operational functions, and regulators.

### You will:

- Gain an understanding of the impetus behind operational risk management programs.
- Develop a framework for evaluating the applicability of industry approaches to smaller institutions.
- Learn simple yet effective operational risk management approaches worthy of consideration by your institution.

### Registration Fee

- Associate members: $215
- Nonassociates from member institutions/professional members: $230
- Nonmembers: $275

Available at www.rmahq.org.

Two 80-minute sessions (on demand)

Credit Risk Certification: 1 CEU

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**Quantitative Modeling of Operational Risk**

Gain an understanding and appreciation of the Advanced Measurement Approach

### Seminar Overview

The introduction of the Basel II capital accord enhanced the need for rigorous capital modeling for operational risk. The Basel II accord offers several methods for capital calculation. The Advanced Measurement Approach (AMA) promotes the methodology that most closely matches the operational risk process, and can offer significant capital savings for banks.

The quantitative modeling required by AMA, although flexible, requires a set of statistical techniques as well as information, which can be in the form of loss data or scenario analysis. This seminar provides you with an understanding of the tools and methodologies involved in operational risk capital modeling. The course will outline quantitative methods based on loss data, as well as methods based on scenario analysis. In the second part of the course, we will discuss more advanced topics, such as modeling dependency among various lines of businesses and loss types, as well as modeling the dependency between operational and other types of risks (for example credit risk). Another interesting topic to be discussed in the course is the extreme value theory and its application to operational risk capital modeling.

### Who will benefit?

This seminar is designed for people working in financial institutions in operational risk management, credit risk management, risk management, corporate governance, regulations, and operations.

### You will:

- Gain an understanding and appreciation of the Advanced Measurement Approach.
- Learn the statistical methods used for loss data analysis and scenario analysis.
- Understand modeling dependency in operational risk.
- Learn about the application of extreme value theory to operational risk modeling.

### Registration Fee

- Associate members: $215
- Nonassociates from member institutions/professional members: $230
- Nonmembers: $275

Available at www.rmahq.org.

Two 60-minute sessions (on demand)

Credit Risk Certification: 1 CEU
Risk and Control Self-Assessments
Learn how to implement risk and control self-assessments to control and mitigate future exposures

Seminar Overview
Learn how to implement a risk and control self-assessment (RCSA)—a key tool for assessing and managing operational risks within financial institutions. Learn what an RCSA is, why it is important, and how to implement it across all of your business units. You will be taken through an eight-step process for conducting an RCSA—from gathering data and tracking your risk exposure to implementing an effective action plan that will help your organization control and mitigate future exposures.

Who will benefit?
Seasoned risk managers in any size bank who want to learn more about operational risk and risk control self-assessment will find this seminar valuable.

You will:
- Determine how RCSAs can be used in light of new regulations established by Basel II.
- Discover how your institution can use RCSAs when conducting internal audits.
- Be able to identify the correct procedures, time requirements, and the people and software resources needed to conduct effective RCSAs.
- Determine how often an RCSA should be conducted and the level of detail each department needs.
- Identify how RCSAs can lead to proper process mapping of operational risks within your organization.

Registration Fee
- Associate members $215
- Nonassociates from member institutions/professional members $230
- Nonmembers $275
Available at www.rmahq.org.
Two 60-minute sessions (on demand)
Credit Risk Certification: 1 CEU

Third Party/Vendor Risk Management
Manage vendor risk with an understanding of the regulatory requirements and guidance associated with developing a third-party risk management program

Seminar Overview
Third-party vendors present a myriad of possible risks including financial, quality assurance, scalability, security, privacy, and regulatory risk. Amid mounting pressure from regulators, institutions like yours face the challenges of meeting regulatory expectations and ensuring that third-party programs help mitigate the related risks. Uncover how this critical component fits into your operational risk framework.

Learn how to manage vendor risk with an understanding of the regulatory requirements and guidance associated with developing a third-party risk management program. Find out how to develop a robust program starting with due diligence and vendor selection, continuing through contract review and vendor monitoring, and concluding with post-termination issues. Master the essential elements and controls that should be addressed to reduce risk.

Who will benefit?
Financial services chief procurement officers (CPOs) and third-party risk management directors will benefit from this Web seminar.

You will:
- Develop an understanding of statutory and regulatory guidance governing third-party risk management.
- Review regulatory exams and the process of oversight.
- Learn about new developments and trends in third-party risk management.
- Master the fundamentals of developing a third-party risk assessment framework.
- Gain insight into the third-party risk management process and the importance of accountability and governance.
- Review sample dashboards, reporting, and key risk and performance indicators.

Registration Fee
- Associate members $215
- Nonassociates from member institutions/professional members $230
- Nonmembers $275
Available at www.rmahq.org.
Two 60-minute sessions (on demand)
Credit Risk Certification: 1 CEU
Understanding and Managing the Risks of Remote Deposit Capture
Learn about the risks and rewards of remote deposit capture

Seminar Overview
Remote deposit capture (RDC) services are increasing in popularity and are now offered by the majority of financial institutions. In fact, no financial services technology has ever been adopted faster. While RDC offers compelling benefits for both the banks that offer it and their business banking customers, it is not without risks. This Web seminar reviews the risks associated with RDC and the ways in which banks can manage and mitigate those risks.

Who will benefit?
This seminar helps managers at community and smaller regional banks that do not yet offer RDC and managers at institutions currently offering the service that want to ensure that key risks are understood and appropriately managed. These managers include chief operating officers, chief risk officers, operational risk managers, operations managers, business banking product managers, auditors, and compliance professionals.

You will:
- Gain an awareness of the risks associated with offering RDC.
- Become familiar with FFIEC guidance on the topic issued in January 2009.
- Learn about actions to consider related to managing the risks associated with RDC services.

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Available at www.rmahq.org.
Two 60-minute sessions (on demand)
Credit Risk Certification: 1 CEU

Understanding External Losses for a Robust Op Risk Program
Learn to identify external risk events and apply lessons learned managing operational risk

Seminar overview
Understanding External Losses for a Robust Op Risk Program offers insight into the use of operational risk external events. Learn how to extract valuable content from operational risk events in order to inform all aspects of a robust operational risk program, including change management initiatives, self-assessments, scenarios, and the basic precepts of using external events in capital models. The seminar is qualitative in its focus and, as such, will not spend time on the mechanics of integrating external events into capital models.

Who will benefit?
This course is designed for operational risk professionals, compliance professionals, and auditors who are involved in operational risk initiatives at any level within their organization.

You will:
- Learn to creatively identify external risk events and apply as context for a lessons-learned approach to the management of operational risk.
- Understand the complexities behind indexing and characterizing operational risk external events.
- Be able to create content from loss events in order to inform and deepen operational risk management initiatives.

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Available at www.rmahq.org.
One 60-minute session (on demand)
Credit Risk Certification: 1 CEU

Prerequisites
It is helpful, but not entirely necessary, that you have basic knowledge of operational risk best practices.

Precourse Assignment
You will gain more from this Web seminar if you are familiar with the Basic Basel II operational risk documents available at www.bis.org.
Understanding the Boundaries Between Credit Risk and Operational Risk

Learn where the boundaries are segmented and where they aren’t

**Seminar overview**

Take any given credit-related crisis and it becomes easy to point fingers at the perceived source of the event. Was it based on credit policy or the implementation of credit practices? The reality is that risk is never neatly segmented; it always contains elements of various types of risk. In order to maintain a sound operating environment, you must understand and manage the boundaries between risk types.

**Who will benefit?**

Any credit risk practitioner who needs to learn more about operational risk and the interplay between the two disciplines should take this course.

**You will:**

- Discover notorious areas for boundary risks.
- Learn about credit risks that are disguised as operational risks and vice versa.
- Assess risk across boundaries (particularly when Basel does not see things that way).
- Learn practical strategies for questions to ask and areas to monitor.

**Registration Fee**

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Available at www.rmahq.org.

One 60-minute session (on demand)

Credit Risk Certification: 1 CEU

**Precourse Assignment**

You will gain more from this Web seminar if you are familiar with the Basic Basel II operational risk documents available at www.bis.org.

Understanding the Value of Scenario Analysis in Operational Risk

Take a proactive approach to identifying potential operational loss events

**Seminar Overview**

Times of high volatility expose weaknesses in your institution’s control environment and frequently bring to light large losses due to operational risks. Often, the gaps have always been there, but were hidden by profitable times. It is during the high-volatility times that you must be vigilant in identifying and correcting potential problem areas.

Understanding the Value of Scenario Analysis in Operational Risk provides a way for you to be proactive in identifying the problems. Learn what scenario analysis is, how it works, its advantages and pitfalls, and the role of tools that facilitate its implementation. At the end of the seminar, the discussion will bring all these aspects together and focus on how to generate a measure of how much is at stake and how much institutions should hold to safeguard their businesses from extreme operational loss events.

**Who will benefit?**

Risk professionals, compliance professionals, and auditors who are involved in operational risk at any level within their organization will find this seminar valuable. It is helpful, but not entirely necessary, that you have basic knowledge of operational risk best practices.

**You will:**

- Understand the importance of scenario analysis.
- Learn how scenario analysis fits with the advanced measurement approach.
- Learn points to consider when modeling scenario data.

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Available at www.rmahq.org.

Two 60-minute sessions (on demand)

Credit Risk Certification: 1 CEU

Precourse Assignment

You will gain more from this Web seminar if you are familiar with the Basic Basel II operational risk documents available at www.bis.org.
The Advanced Operational Risk Group (AORG)

AORG was formed in 2005 as the AMA Group by the Risk Management Association (RMA) at the suggestion of senior U.S. regulators. AORG’s focus is on advancing the operational risk measurement and management discipline. The Group’s mission is to 1) foster a dialogue with the federal U.S. financial services regulatory agencies, and 2) share industry views on advanced operational risk measurement and management, including those aspects of CCAR/DFAST. In support of its mission, AORG conducts regular practice-sharing exercises among members, including its sponsorship of a series of working groups, periodic range-of-practice surveys, and round table discussions.

The Group consists of operational risk management professionals working at financial services organizations operating and regulated in the United States. Institutional membership in the AORG is by arrangement with RMA, and is open to any financial firm regulated in the U.S. that is pursuing advanced op risk measurement and management practices, and/or is required to conduct CCAR/DFAST. A senior officer responsible for operational risk management serves as the primary representative of each member institution on the AORG.

Since its inception, the Group has advanced operational risk management and the fundamental goals of improving operational risk management practice and ensuring capital adequacy. To achieve these goals AORG has promoted the view that regulatory agencies must address two broad themes as they implement both policy development and supervisory and examination practice. They are that: 1) operational risk regulation should remain principles-based vs. prescriptive in nature; and 2) a proper balance between management and measurement should be maintained.

There are currently twenty-five (25) institutional members of AORG, including:

- Bank of America
- Bank of the West
- BB&T
- BMO Financial
- BNY Mellon
- Capital One Bank
- Citigroup
- Citizens Financial
- Credit Suisse
- Deutsche Bank
- Goldman Sachs
- HSBC North America
- JP Morgan Chase
- Keycorp
- M&T Bank
- Morgan Stanley
- MUFG Union Bank
- Northern Trust
- PNC
- Royal Bank of Canada
- State Street
- SunTrust
- TD Bank Financial Group
- U.S. Bank
- Wells Fargo

GCOR: RMA’s Annual Governance, Compliance, and Operational Risk Conference

This two-day event features plenary panels and sessions, all designed to help you better understand operational risk and its role in your financial institution. This conference covers topics ranging from modeling operational risk capital to best practices, and how operational risk fits into the larger enterprise-wide risk management picture. The financial services industry is well represented with speakers from all areas, including U.S. and international banks, accounting firms, and regulators.

Credit Risk Certification: 15 CEUs
NASBA: 15 CPEs

Governance, Risk, and Compliance Forum
(Formerly Risk Management Discussion Group)

Overview:
Interact with your peers on enterprise and operational risk management best practices/strategies. Ideal for risk professionals who hold responsibilities in both disciplines.

- One-day forum open to all members.
- Agenda offers an opportunity for participants to explore issues and exchange insights on the major tactical and strategic challenges in leading your institutions’ ERM, ORM, and compliance initiatives.

Who will benefit?
Participants include corporate level and business line practitioners from community banks as well as mid-tier, regional, and large banks. Participants take on many of the responsibilities in the operational risk, compliance, and enterprise risk functions.

You will:
- Come prepared to share ideas with peers.
- Network with others facing the same challenges.
- Gain practical solutions and best practices for managing risk.
- Hear perspectives from a local regulator.
- Engage in relevant, thoughtful discussions.
- Come away from the forum with new approaches to immediately apply at your institution.

Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
# Industry Position Papers

## Business Environment and Internal Control Factors (BEICFs)

Business Environment and Internal Control Factors (BEICFs) is one in a series of industry position papers by the Advanced Measurement Approaches Group (AMAG) on business practices affecting the implementation of advanced measurement approaches (AMA) in the United States. It is intended to help initiate a dialogue between the industry and the regulatory community on this aspect of the implementation of the AMA.

Free download available at www.rmahq.org/or.

## AMAG Views on Unit of Measure and Dependence

Unit of Measure and Dependence discusses assumptions surrounding the estimation of dependence between losses drawn from different units of measure. It is one in a series of industry position papers by the Advanced Measurement Approaches Group (AMAG) on business practices affecting the implementation of advanced measurement approaches (AMA) in the United States. It is intended to help initiate a dialogue between the industry and the regulatory community on this aspect of the implementation of the AMA.

Free download available at www.rmahq.org/or.

## AMAG Quant Challenges: Thorny Topics (July 2013)

This discussion of quantification challenges is one in a series of industry position papers (IPPs) by the Advanced Measurement Approaches Group (AMAG) on business practices addressing the implementation of advanced measurement approaches (AMA). It is intended to aid in a continued dialogue between the industry and the regulatory community on effective implementation of AMA in the United States.

Specifically, this paper was developed in response to a series of questions raised by U.S. regulators about the implementation of the Loss Distribution Approach (LDA) in 2012 (dubbed “thorny topics”). It offers industry ranges of practice, and a variety of experience, observations and positions about technical implementation, identifies some additional fundamental concerns about LDA application, and offers solutions.

## Internal Capital Adequacy Assessment Process (ICAAP)

This paper on the internal capital adequacy assessment process, or ICAAP, is one in a series of industry position papers by the Advanced Measurement Approaches Group (AMAG) on business practices affecting the implementation of advanced measurement approaches (AMA) in the United States.

Free download available at www.rmahq.org/or.

## Scenario Analysis Perspectives and Principles (SA IPP1) (December 2011)

Scenario Analysis (SA) (Part I: Perspectives and Principles) is one in a series of industry position papers by the Advanced Measurement Approaches Group (AMAG) on business practices affecting the implementation of advanced measurement approaches (AMA) in the United States. It is intended to aid in a continued dialogue between the industry and the regulatory community on this aspect of AMA implementation.

While the AMA Group (AMAG) has observed signs of convergence on certain aspects of scenario analysis, the Group believes that the regulatory community should continue to take a principles-based as opposed to a prescriptive, approach to the use of scenario analysis by institutions in order to encourage use of scenario analysis as both a capital estimation and a risk management tool.

Free download available at www.rmahq.org/or.

## Scenario Analysis Practices (SA IPP2) (December 2012)

This paper on Scenario Analysis (SA) (Part II: Practices) is one in a series of industry position papers by the Advanced Measurement Approaches Group (AMAG) on the implementation of the advanced measurement approaches (AMA) in the United States. It is intended to aid in a continued dialogue between the industry and the regulatory community on this aspect of AMA implementation and associated business practices.

Free download available at www.rmahq.org/or.

## AMA Validation Practices

This discussion of validation practices is one is a series of industry papers by the Advanced Measurement Approaches Group (AMAG) on the implementation of advanced measurement approaches (AMA) in the United States. It is intended to aid in a continued dialogue between the industry and the regulatory community on this aspect of AMA implementation.

AMA practices and regulations include both the validation and verification of operational risk systems and framework. AMAG recognizes such language in the U.S. Rule, Interagency Guidance, and from the Basel Committee.

Although we will reference both validation and verification, this paper is intended to address only the scope, responsibilities, activities, and current industry practices associated with validation, and serves as an interpretation and discussion of implementation, not an expansion of that guidance, per se.

Free download available at www.rmahq.org/or.

## Third-Party Relationship Definitions and Non-Vendor Categories

The Steering Committee, with valuable contributions from RMA member institutions, developed a list of nineteen (19) categories and fifty-two (52) subcategories of non-vendor relationships. The list of 19 categories was published in the July–August 2016 edition of The RMA Journal after consideration by the Steering Committee as a service to RMA members. The list was first published as part of an article titled “Third-Party Risk Management Round Table: The Power of Collaboration” by Linda Tuck Chapman.

Free download available at www.rmahq.org/or.
Survey Results

KPMG/RMA Operational Risk Management Excellence—Get to Strong

RMA and KPMG LLP teamed up to conduct the "Operational Risk Management Excellence—Get to Strong" Survey. The objective: provide insights into leading industry ORM practices, help participants optimize their ORM frameworks, enhance risk management, and gauge their positioning against evolving industry practices.

2017 Incentive Compensation

The purpose of the survey was to capture the current status of the incentive compensation structure across a range of RMA member institutions and to gather detailed information on current and best practices and challenges. Most of the questions were multiple choice with opportunities to provide comments. Some questions were open text, designed to provide information and insight about best and current practices.

The following areas were addressed in the survey:
- Incentive Compensation Framework.
- Non-Material Risk Takers.
- Sales Campaigns/Contest/Discretionary Awards.

2017 Social Media

In today’s world, social media has become the new communication platform for many, including the banking industry. Social media is not only viewed for entertainment purposes, but also provides institutions with an opportunity to work. Easy access via laptops, tablets, phones and other gadgets is one of the reasons for rapid growth of social media usage. In order to make social media more useful and effective in the workplace institutions find it challenging to keep their employees familiar with social media policies.

Third-party Risk Management (2017)

The 2017 survey was intended to capture the current status on Third-Party Risk Management across a range of RMA member institutions.

The survey covered following sections:
- Third-Party Management Framework.
- Critical Third-Parties and Critical Activities.
- Tools and Technology.
- Contracts.
- Regulatory and Compliance.
- Fourth Parties.

2016 Taxonomy Survey*

The RMA survey was designed to address RMA members’ interest in ascertaining the range of practice regarding member institutions’ with respect to taxonomy. This brief survey will help participants see the extent to which RMA member institutions separate or combine various risks in their respective institutions.

2015 Social Media Survey*

The survey was designed as an outcome of RMA members’ interest in ascertaining the range of practice regarding member institutions’ respective social media policies. This survey shows the extent to which RMA member institutions allow their employees access to social media for personal purposes on company-owned and issued hardware.

2015 Third-party/Vendor Risk Management Study

This RMA survey captured categories of non-vendor third-party relationships, e.g., agents, broker-dealers, real estate agents, etc.
Survey Results


2014 Third-party/Vendor Risk Management Study

This RMA survey captured the current status on third-party/vendor risk management across a range of RMA member institutions and to gather detailed information on some of the key challenges that banks and other financial institutions are facing.

The survey addresses the following areas:
- Participant information.
- Vendor management framework.
- Vendor selection and monitoring process.
- Critical vendors and critical activities.
- Tools and techniques.
- Contracts.
- Regulatory and compliance.
- 4th party suppliers.

Operational Risk Management: The State of the Discipline (2008)†

How does your institution’s operational risk management compare to the industry as a whole?

During the first quarter of 2008, RMA conducted its second survey of the current state of the operational risk management discipline in financial services. The survey drew 58 participants from around the world—representing banks, nonbank financial institutions, and government-sponsored enterprises—making this one of the most extensive benchmarking exercises of operational risk practices in recent years.

Fiduciary Risk Survey (April 2012)*

KRI (September 2011)*

*Free download available at www.rmahq.org/surveys.

Governance, Risk, and Compliance (2008)†

One hundred twenty-six individuals completed this Web-based survey, which was conducted in September of 2007. The report starts with an overall summary, and then breaks out results from international banks, regional banks, and community banks.
Audio Conferences

Operational Risk/ERM Audio Conference Series

This RMA audio conference series covers current operational and enterprise risk management topics. Each audio conference session will be devoted to a specific topic and will include presentations from practitioners expert in the subject.

These calls will provide an opportunity for member participants to focus on the timely topics, raise questions relating to the matters under discussion and obtain feedback from knowledgeable professionals. Since the cost is based on the number of telephone connections, not the number of people attending, you can save valuable training funds by inviting as many people as can fit around your speaker phone.

How this Audio Conference Works

Lasting 60 minutes, each audio conference starts with a panel of experts or expert practitioner discussing the featured topic. Each concludes with questions and answers, your comments, and a lively discussion among conference participants. All sessions begin at 1:00 p.m. EST on the third Tuesday of each month.

Topics have included:
- Financial Quantification of Cyber Risk
- CECL
- Vendor Risk Management
- Incentive Compensation
- Cyber Security
- Governance

Who will benefit?

This series benefits a wide variety of professionals, from the areas of:
- Operational risk.
- Enterprise risk.
- Any other professionals whose work requires interaction with the financial services industry.

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Available at www.rmahq.org.

Credit Risk Certification: 1 CEU each session

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Available at www.rmahq.org.

Credit Risk Certification: 10 CEUs for the complete series
Asset/Liability Management: Best Practices
Learn treasury asset/liability management techniques and best practices

Course Overview
Learn about treasury asset/liability management techniques and benefit from an overview of modern best practices in bank treasury operations for large banks. While the nature and scope of treasury activities may be different from one banking organization to another, all activities hinge upon treasury’s inheritance of the company’s financial balance sheet (and often off balance sheet positions)—which it safeguards for liquidity and interest/currency exchange risks.

Learn how a modern treasury performs its responsibilities ranging from liquidity and liability funding to managing the organization’s banking book(s), termed as asset/liability management in industry jargon.

Who will benefit?
Risk professionals who are members of the asset/liability committee (ALCO), particularly chief financial officers, controllers, and accounting department staffers, treasury personnel, and loan officers at large banks will find this course beneficial. Also, given the current market conditions, this course is especially valuable for bank board members, most specifically those who sit on ALCO committees.

You will:
• Analyze how a modern treasury performs its responsibilities.
• Gain an understanding of liquidity management by business line.
• Develop a working knowledge of new regulatory standards including Basel III.
• Understand the treatment of collateral (and collateral liquidity considerations) for counterparty risk.
• Become familiar with ALCO best practices.
• Identify issues of particular concern to lenders, including managing the loan portfolio within the bank’s ALCO goals.
• Identify examples of optimal funding diversification and contingency funding planning.

How can you take this course?
RMA makes it easy for you to access this course. We offer Asset/Liability Management: Best Practices as an open enrollment. See www.rmahq.org for a course calendar.

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Market Risk Course: 2 days  
Credit Risk Certification: 16 CEUs  
NASBA: 16 CPE hours
Best Practices in Asset/Liability Management: A Focus on Liquidity and Market Risk
Managing liquidity and market risk through the ALCO process

Course Overview
In the aftermath of the financial crisis, institutions have been reassessing their proficiencies, identifying areas for improvement, and seeking industry best practices through RMA’s timely courses. Created by RMA and its Market Risk Council for market risk professionals, Best Practices in Asset/Liability Management: A Focus on Liquidity and Market Risk teaches you the skills necessary to further your understanding of the impact of changing market conditions on the soundness of the balance sheet and profitability of the income statement. The program explores issues in liquidity management, interest rate risk management, and loan and deposit management, and provides practical, relevant examples based on the present interest rate environment and current market conditions.

Who will benefit?
This intermediate/advanced course will benefit risk professionals who are members of the asset/liability committee (ALCO), particularly chief financial officers, controllers and accounting department staffers, treasury personnel, and loan officers. Also, given the current market conditions, this course is especially valuable for bank board members, most specifically, those who sit on ALCO committees.

You will:
• Identify liquidity risk within your balance sheet, and discover the options available to mitigate that risk.
• Explore practical ways of funding your bank in both rising and falling interest rate environments.
• Learn how to manage capital to satisfy both regulators and shareholders.
• Become familiar with ALCO best practices.
• Develop an in-depth understanding of market risk with a major focus on interest rate risk.
• Evaluate various asset and liability management strategies through the interest rate cycle—from theory to practice.
• Identify key determinants of profitability.
• Identify issues of particular concern to lenders, including managing the loan portfolio within the bank’s ALCO goals.
• Use the balance sheet management skills learned to exploit opportunities to increase your market share and improve liquidity.
• Explore issues, such as the use of balance sheet leverage and hedging strategies, including swaps.

How can you take this course?
RMA makes it easy for you to access this course. We offer Best Practices in Asset/Liability Management: A Focus on Liquidity and Market Risk as an open enrollment. See www.rmahq.org for a course calendar.

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Market Risk Course: 2 days
Credit Risk Certification: 16 CEUs
NASBA: 16 CPE hours

Prerequisites
You should have a fundamental understanding of a bank’s financial statements.
Seminar Overview

Measuring and mitigating counterparty default risk has been one of the risk management topics that challenged risk professionals in the past 10–15 years. Since the inception of trading OTC derivative contracts on a global scale, there were very few situations (Bear Stearns, Lehman Brothers, AIG) where practitioners could test the effectiveness of ISDA Master Netting Agreements and collateral agreements in stressed markets. The 2007 financial crisis has offered an unprecedented laboratory for such research. The course draws conclusions from the crisis and comments on what features make a sturdy counterparty risk framework. As a result, you will understand mitigating measures and instruments for reducing counterparty exposure and the associated regulatory capital (credit conversion factors) for OTC transactions and structured investment transactions, such as repos, reverse repos, and security borrowings/lending activities.

At the end of the seminar, you will be better able to assess the effectiveness of your own legacy counterparty risk processes and take away ideas on how to enhance your systems to make them state of the art and compliant with the emerging regulatory stipulations on capital coverage (Basel III).

Who will benefit?

Banking, insurance, and financial industry COOs, CCOs, CFOs, group risk managers, legal department directors, managers, and analysts functioning as capital markets trading and sales professionals, service providers, treasurers, risk managers/controllers, and legal department managers in charge of ISDA Master Netting Agreements, and auditors will benefit from taking this course.

You will:

- Learn about CVA/DVA, wrong way risk, and central clearing facilities including the implications of CCPs, how this will change valuations and capital charges along with the risk to the clearing houses themselves.
- Learn about the advanced methods used by leading financial institutions to measure potential future exposure (PFE) of OTC derivatives.
- Design a tailored counterparty risk framework congruent with the requirements of a large universal bank and compliant with the emerging regulatory standards, including features like margining, default triggers, close out netting agreements, and collateral.
- Review some of the best-in-class limit systems and installations for counterparty risk.
- Discuss, in a case study format, the benefits of mitigating counterparty risk for credit default swaps via static replication techniques.

How can you take this course?

RMA makes it easy for you to access this course. We offer Counterparty Risk Management and CVA: Best Practices as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 2 days
Credit Risk Certification: 16 CEUs
NASBA: 16 CPE hours
Evaluating Country Risk
Understand how to measure and manage country risk

Course Overview
Understand how to measure and manage country risk—one of the most challenging tasks in pragmatic risk management. The stress experiences of Iceland and Greece underscored the importance and impact of sound country risk evaluation. Learn how to develop internal country rating models capable to best serve your business purposes. Gain insight on the most common practices relating to country risk modeling, stress, and backtesting cases, and learn about practical risk mitigating options (including risk transfer by means of credit default swaps and other derivatives) through illustrative case studies.

Who will benefit?
Capital markets trading and sales professionals, country risk managers, credit portfolio managers, bank analysts, treasurers, risk managers/controllers, and legal department managers in charge of ISDA master netting agreements auditors will benefit from taking this course.

You will:
• Learn about the advanced methods used by leading financial institutions to measure country risk.
• Design a tailored country risk management framework congruent with the requirements of a large universal bank, including the use of risk mitigating/transfer mechanisms like CDS.
• Review some of the best-in-class country limit systems and installations.
• Discuss, in a case study format, recent sovereign debt crises (Iceland, Greece) and draw conclusions for better risk management.

How can you take this course?
RMA makes it easy for you to access this course. We offer Evaluating Country Risk as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
Funds Transfer Pricing (FTP) Best Practices
Learn the principles of funds transfer pricing in commercial banking institutions

Course Overview
Learn the principles—leveraged from three decades of experience with various transfer pricing schemes used by large multinational banks—of funds transfer pricing in commercial banking institutions. You will gain an understanding of the methods and rationale for market based transfer rates as a means of making customer, product, and business unit profitability transparent.

Become versed in the ways to set up transfer pricing mechanisms and how they link to the corporate strategic objectives, along with customer franchise realities, especially in highly competitive environments. A special earmark is saved for establishing appropriate transfer rates for non-maturing products such as demand deposits.

Who will benefit?
This introductory course is most beneficial for branch and business unit professionals who are being affected by the FTP, as opposed to those in charge of managing banking books, operating funding businesses, and setting transfer prices.

You will:
• Ascertained the state of FTP practices in each participant's institution against the best practices benchmarks in the banking industry.
• Learn about advanced FTP systems in leading banks and the best means of reflecting funding realities in complex financial products.
• Employ appropriate approximation and interpolation methods to estimate transfer rates in illiquid markets.

How can you take this course?
RMA makes it easy for you to access this course. We offer Funds Transfer Pricing (FTP) Best Practices as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
Interest Rate Risk in the Banking Book
Gain insight into the Basel Committee’s final standards for banks managing interest rate risks in banking books and examine the impacts on reporting practices.

Course Overview
The Basel Committee of Banking Supervision (BCBS) published the final standards for banks managing interest rate risks in banking books (IRRBB) in April 2016. These standards are part of the Capital Framework’s Pillar 2 (Supervisory Review Process) and lay out the regulatory standards for banks’ identification, measuring, monitoring, and controlling of IRRBB as well as standards for supervisors and auditors. Banks under Basel III are expected to be fully compliant with these standards by 2018.

Explore the changes in regulation and learn about all 12 principles and examine the impacts on internal banking book risk management and reporting practices.

Delve into the construction of the stress scenarios to be considered and the key construction of compliant behavioral models under shock and stress regimes. Above and beyond, you will learn the link to capital management practices while examining the dual approach of risk measurement (i.e., the change in economic value of equity and change in net interest income).

Who will benefit?
• Bank treasurers
• Capital management professionals
• Risk managers/controllers
• Internal/external auditors
• Management accountants

You will:
• Understand the new standards for identifying, measuring, monitoring, and controlling IRRBB.
• Learn all 12 principles of the regulation.
• Examine the impacts on internal banking book risk management and reporting practices.
• Learn how to construct stress scenarios and compliant behavioral models under shock and stress regimes.

How can you take this course?
RMA makes it easy for you to access this course. We offer Interest Rate Risk in the Banking Book as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 2 days
Credit Risk Certification: 16 CEUs
NASBA: 16 CPE hours
**Course Overview**

With the introduction of the new Basel III capital adequacy regulatory standards in this post Lehman Brothers era, bank and insurance interest rate risk management has changed substantially.

The industry is going through unprecedented challenges, including Basel III’s severe credit conversion factors for counterparty risk (CVA) associated with OTC derivatives and structured financing transactions and the omnipresence of daily collateral margining in ISDA CSA contracts. As banks like yours continually strive to achieve an optimal return on their regulatory and economic capital deployed, the OTC hedges undertaken are imposing substantial challenges.

Learn how to address the challenges and understand the best practices used by leading treasury and capital markets professionals.

**Who will benefit?**

- Bank treasury managers
- Fixed income traders
- Money market and fixed income derivatives traders
- Market risk managers
- Counterparty risk managers
- Internal/external auditors
- Product control and new product process managers
- Management and financial accountants

**You will:**

- Gain an understanding of fixed income financial products, key sensitivities, and yield curve challenges in the marketplace.
- Learn the differences between traditional interest rate models.
- Demystify the math inherent in interest rate models.
- Understand the basics of options pricing theory and traditional interest rate models.
- Evaluate various pricing derivatives under risk neutral measures.

**How can you take this course?**

RMA makes it easy for you to access this course. We offer *Interest Rate Risk in the Current Environment* as an open enrollment course. See www.rmahq.org for a course calendar.

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**Market Risk Course:** 2 days

**Credit Risk Certification:** 16 CEUs

**NASBA:** 16 CPE hours
Liquidity and Capital Planning

Strengthen your internal audit function with a thorough understanding of regulatory issues and their impact on strategic or capital planning

Course Overview
A strong internal control system with an independent and effective internal audit function is an integral part of sound corporate governance. Banking supervisors must be satisfied that the bank’s internal audit function is effective, that policies and practices are followed, and that management takes appropriate and timely corrective action in response to the internal control weaknesses identified by internal auditors. An internal audit function assures the quality of a bank’s internal control system—vital knowledge for a bank’s board of directors and senior management (and bank supervisors). The function helps reduce the risk of loss and reputation damage to the bank.

This two-day workshop provides risk professionals like you with a thorough understanding of key areas of risk and capital management, such as policies and principles, risk exposures, stress testing, capital management and planning, and reporting and disclosure. The workshop covers these issues in relation to a bank’s enterprise-wide risk management framework, with specific emphasis on strategic/capital planning and setting risk appetite and risk tolerance levels.

The course focuses explicitly on the new Basel III requirements, its adoption in U.S. legislation, and subsequent requirements such as the Dodd-Frank Act Stress Tests and capital planning.

The course will focus on audit issues; all sessions will look at subjects from the auditor’s viewpoint, i.e., asking the questions “what does audit need to consider?” and “how does audit add value to the institution?”

Who will benefit?
The course will specifically benefit internal auditors of large banks and large bank holding companies.

You will:
• Understand what regulators and investors expect from institutions.
• Be aware of the key elements of Basel III.
• Understand the role of modern asset liability management in a successful and sustainable banking organization.
• Understand the key principles and metrics in assessing, measuring, and managing interest rate risk in the banking book.
• Understand the requirements of regulators regarding stress testing and capital planning.
• Learn about key risk and performance indicators and their potential areas of weaknesses and deficiencies in internal control processes.
• Learn how to effectively manage the border line between risk management (the second line of defense) and audit (the third line of defense).
• Be able to understand the complex interconnectedness between risks, capital, profitability, funding, and liquidity.
• Identify key areas to conduct an internal audit.
• Be aware of gaps in the institution.

How can you take this course?
RMA makes it easy for you to access this course. We offer Liquidity and Capital Planning as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 2 days
Credit Risk Certification: 16 CEUs
NASBA: 16 CPE hours
Model Risk Management Best Practices

Develop an in-depth understanding of model risk best practices and how to apply them at your institution.

Course Overview

Learn the key aspects of model risk management as practiced by leading financial institutions. This course addresses, from a practical viewpoint, common issues of model design inadequacy, parameter flaws, interpolating and bootstrapping errors, and reliance on back testing of out-of-sample data sets.

Hear about issues of regulatory compliance and governance, policies, and controls from a functional perspective with respect to model risks in banking. The course will reference the Interagency Guidance on Model Risk Management from the Federal Reserve and Office of the Comptroller of the Currency (OCC) issued earlier this year.

Who will benefit?

- Auditors (internal/external)
- Industry regulators
- Credit and market risk managers
- Risk controllers
- Finance department
- Compliance officers
- Those responsible for delivering the Basel II and Basel III regulation

You will:

- Develop an in-depth understanding of model risk best practices and how to apply them at your institution.
- Create effective models that provide meaningful benefits for your institution.
- Learn how to map to risk factors within pricing models.
- Understand and know how to implement sound governance, policies, and controls pertaining to model risks in banking.

How can you take this course?

RMA makes it easy for you to access this course. We offer Model Risk Management Best Practices as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 2 days
Credit Risk Certification: 16 CEUs
NASBA: 16 CPE hours
The New Counterparty Risk Framework
Mitigate counterparty risk with a new framework congruent with the requirements of a large universal bank and compliant with the emerging regulatory standards.

Course Overview
Explore the modern means of capturing, measuring, controlling, and allocating capital for counterparty default risk, which arises not only from over-the-counter financial transactions, but also from structured financial transactions like REPOs, reverse REPOs, and security lending/borrowing.

In January 2016, the Basel Committee for Banking Supervision (BCBS) issued BCBS 352: Standards for Minimum Capital Requirements for Market Risk, commonly referred to as the Fundamental Review of the Trading Book (FRTB). The changes in this document impact global as well as regional banks. One of the key changes made focuses on the approach to measuring, mitigating, and capitalizing CVA.

Examine the two methods allowed by regulators to calculate CVA capital charges and learn about the differences between the previous regime (Basel II) and the current one. You will also learn about internal models for estimating the CVA capital charges and draw conclusions from recent implementations in major global banks.

Who will benefit?
- Counterparty risk managers
- Managers of CVA/DVA desks
- Market risk managers
- Credit risk managers
- Financial controllers
- IT managers for CVA risk
- Internal auditors
- Capital managers

You will:
- Design a tailored counterparty risk framework congruent with the requirements of a large universal bank and compliant with the emerging regulatory standards, including features like margining, default triggers, close-out netting agreements, and collateral.
- Learn about methods to mitigate counterparty risk.
- Understand the advanced methods used by leading financial institutions to measure potential future exposure (PFE) and how to develop an effective internal rating system.
- Review some of the best-in-class limit systems and installations for counterparty risk.
- Discuss common assumptions used in backtesting.

How can you take this course?
RMA makes it easy for you to access this course. We offer The New Counterparty Risk Framework as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 2 days
Credit Risk Certification: 16 CEUs
NASBA: 16 CPE hours
The New Market Risk Framework
Learn best practices on the most advanced models for hedging consumer behavioral risks inherent in treasury banking books

Course Overview
Review the modelling of market risk management and learn about the shortcomings that have triggered the BCBS’s overarching review of the methodology, the risk measures employed, and the processes firms utilize.

Examine the measurement of risk in banking books and on regulatory capital consequences arising from the new regulatory regime expected to commence in 2018 (IRRBB) and 2019 (FRTB). Learn via case studies, the impacts that the new regime will have on product and business profitability and how commercial banks can enhance net interest income in the future while complying with the ever stringent regulatory demands.

Who will benefit?
• Market risk managers
• Corporate treasurers
• Capital markets and trading managers
• Management accountants/product controllers
• Financial accountants
• Auditors
• Capital management professionals

You will:
• Explore the factors that contribute to risk in a firm’s banking book.
• Explore the boundary between a bank’s trading book and banking book and the restrictions of transferring instruments among various books.
• Discuss how institutions develop internal market risk models and the issues that arise from their use.
• Explore the concept of expected shortfall and how it varies from VaR; along with quantitative and qualitative standards of validating internal models.
• Review case studies on how to design stress scenarios for global institutions.

How can you take this course?
RMA makes it easy for you to access this course. We offer The New Market Risk Framework as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 2 days
Credit Risk Certification: 16 CEUs
NASBA: 16 CPE hours
**Course Overview**

The ongoing global financial crisis has compelled banks to enhance their methods and the effectiveness of their stress testing models for funding and market liquidity management. While many regulatory developments have concentrated on enhancements of liquidity (Basel III, CEBS, FSA, MARisk, Dodd-Frank, etc.), banks are encouraged to tailor stress testing methods and processes to suit the realities of their idiosyncratic operational realities and franchises.

This workshop will help you effectively develop, design, manage, and measure a stress testing program specific to funding and market liquidity for your financial institution.

Learn how to design reasonable, effective, and actionable stress tests based on scenarios suitable to your institution. During the workshop, you will develop reverse stress testing algorithms and backtest them to match economically viable scenarios via in-class exercises using excel spreadsheets.

Explore the integration of liquidity stress testing within your bank’s enterprise-wide risk management framework, with specific emphasis on strategic planning, risk appetite, capital adequacy, ICAAP, and contingency planning. Compliancy with the recent Basel III regulatory stipulations will be examined separately and you will be informed of best practices on how to match the mandatory regulatory stress tests with self-developed tests for your institution.

Learn how to adapt your bank’s liquidity stress testing framework to match the EBA 2016 methodological standards for stress testing.

At the end of the workshop, you will have new insight into the common challenges of liquidity stress testing, including reverse stress testing, and how to communicate results to management, the board, and regulators. The information will be offered through a combination of presentations and interactive case studies.

**Who will benefit?**

The course will benefit treasury, audit, and market risk professionals involved in designing or executing stress and scenario tests and interpreting the results. Senior management responsible for communicating the test results or for discussing the results with regulators will also find this course valuable.

**You will:**

- Understand the difference between stress and scenario testing and the benefits of each.
- Learn how to develop reasonable tests and stress test reports for liquidity.
- Learn how to use stress testing and scenario analysis to inform capital adequacy and integration into the bank’s ICAAP.
- Effectively communicate results to management and the board.
- Explore the challenges in developing a liquidity stress testing program, including the challenges of developing reverse stress tests, data, correlations, and incorporating the results into managing the bank.
- Use stress testing and scenario analysis in enterprise risk management and integrate them into management decision making, e.g., strategic planning, informing risk appetite, and contingency planning.
- Develop a checklist with take-aways for immediate application at your institution.

**How can you take this course?**

RMA makes it easy for you to access this course. We offer Stress Testing Liquidity for Financial Institutions as an open enrollment course. See www.rmahq.org for a course calendar.

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Market Risk Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
**Round Tables**

Each year, RMA sponsors round tables throughout the U.S., Canada, Europe, and Asia. These events bring together small groups of senior bankers who have a common interest in a particular issue. Over the course of a day or two, these senior bankers explore continuing and emerging opportunities and issues in an environment that provides both formal and information opportunities for sharing ideas.

**Associate Membership Program**

Designed for senior risk professionals within institutions ranging from $50 to $200 billion in assets. Discussion will highlight evolving industry and regulatory issues.

**Advocacy Program**

Attendance at these round tables is by invitation only to ensure common interest among the participants for each event.

**Counterparty Risk**

Designed for senior level officers concerned with the measurement, control, and monitoring of counterparty risks.

**Regional Banks Funding and Liquidity Risk**

Designed for senior treasury and liquidity risk professionals within institutions ranging from $50 to $200 Billion in assets. Discussion will highlight evolving industry and regulatory issues.

**Market Risk Officers**

For market risk officers from major institutions concerned with trading activities, counterparty, and asset/liability management risk. Discussion centers on current and emerging issues.

**Market and Counterparty Risk Officers**

For senior risk officers from major institutions concerned with trading activities, counterparty, and asset/liability management risk. Discussion centers on current and emerging issues.

**Model Risk Officers**

For model risk officers from major institutions concerned with models development, validation, and governance. Discussion centers on current and emerging issues.

**Regional Banks Market and Counterparty Risk**

Designed for senior risk professionals managing market and counterparty risks within institutions ranging from $50 to $200 billion in assets. Discussion will highlight evolving industry and regulatory issues.

**Sovereign/Country Risk**

For market risk officers from major institutions concerned about credit and market risk challenges as they relate to risk management as well as specific countries’ issues.

**Swap Dealer Risk Management Program**

For more information on these round tables, please contact Rosemarie Casler, Sr. Administrative Coordinator at 215-446-4081.

**Survey Results**

**Interest Rate Risk Management Survey (2015)**

RMA surveyed financial services institutions to determine the range of practices and standards currently used with regard to interest rate risk management. In addition to providing benchmark data on current practice, the survey illuminates industry and regulatory trends the respondents think are likely to shape interest rate management over the next few years.

**Country Risk Management Survey (2014)**

This survey focused on the quantitative and qualitative tools used to monitor country risk and the impact that recent sovereign crises have had on institutions' approaches to managing country risk. It also addressed how institutions determine country limits and which characteristics are used to monitor and measure exposure.

**Non-Libor Discounting of Derivatives Survey (2013)**

RMA’s 2012–13 Market Risk Council and PwC developed and carried out a survey of financial services institutions on the status of their transition to the non-Libor discounting. The results of the survey provide valuable insight into and benchmarking data regarding common industry practices and the degree to which techniques have achieved general acceptance and consistency.

**Wrong Way Risk Survey (2012)**

Wrong way risk has been moved to the forefront of the risk management and regulatory agendas following high-profile defaults. The purpose of this RMA survey was to understand attitudes and capabilities across the industry for managing wrong way risk, the nature and scale of ongoing remediation efforts, and the implementation challenges.

**Model Validation and Governance Survey (2009)**

In Spring 2009, RMA’s Market Risk Council conducted a survey on best practices within financial institutions’ model validation governance practices. The results of the survey provide valuable insight and benchmarking data regarding common industry practices and the degree to which certain validation techniques have achieved general acceptance and standardization.

**Credit Approval and Limit Management Processes Survey (2008)**

Developed by RMA’s Market Risk Council, this survey focused on practices for credit approval and credit limit setting processes for both trading and non-trading businesses. It also explored institutions’ integration of Basel II methodologies into their approaches to credit and limit risk management.

**Trading Activities and Counterparty Risks Survey (2007)**

RMA’s Market Risk Council conducted this survey to provide a benchmark by which participants can review the best practices of trading activities and counterparty risks; a better picture of how institutions use technology to measure and monitor risk; and an aid to member institutions as they assess the state of trading activities and counterparty risk metrics.

For more information, please contact your Relationship Manager (see page 5).
Advanced Topics in Securities Lending
Learn to identify the risks and opportunities within a securities lending program

Course Overview
Advanced Topics in Securities Lending gives you an advanced understanding of the securities lending industry. You will gain an appreciation for the evolution of the securities lending industry and the various participant motivations, and will apply the principles learned to hypothetical scenarios.

Who will benefit?
The workshop is appropriate for lending agents and lending fund representatives with trading, operational, legal, regulatory, and investment experience.

You will:
• Identify the risks and opportunities within a securities lending program.
• Understand various trading activities that create borrower demand.
• Realize the importance of collateral and identify different collateral investment instruments, techniques, and strategies.
• Have a working knowledge of international securities lending markets, how to enter new markets, and barriers to entry.
• Illustrate performance measurement and composite analysis of your lending program.
• Explore securities lending management and control considerations.

How can you take this course?
RMA makes it easy for you to access this course. We offer Advanced Topics in Securities Lending as an open enrollment course. See www.rmahq.org for a course calendar.

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Securities Lending Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites
You must have at least two years of experience in securities lending or a related profession or have attended Introduction to Securities Lending.
Introduction to Securities Lending

How securities lending works—and how to ensure an optimal program

Course Overview

Introduction to Securities Lending provides an understanding of how the business works and of management practices that ensure a safe and sound lending program.

Who will benefit?

This program benefits professionals who are new to securities lending and anyone else with a need to know more about the securities lending industry, including credit officers, in-house legal counsel, auditors, and operations staff, among others.

You will:

• Understand the history and mechanics of the securities lending market.
• Develop a framework for managing risk.
• Learn collateral management.
• Understand the tax implications of securities.
• Understand ERISA guidelines.

How can you take this course?

RMA makes it easy for you to access this course. We offer Introduction to Securities Lending as an open enrollment course. See www.rmahq.org for a course calendar.

Registration Fee

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Securities Lending Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours
Understanding Collateral Management and its Risks

Gain a deeper understanding of risk and the securities lending collateral management process

Course Overview

Understanding Collateral Management and its Risks is an intermediate-level course that will give you a deeper understanding of risk and the securities lending collateral management process for both cash and noncash collateral.

Who will benefit?

Securities lending and market risk managers, securities desk traders, agents, and fund representatives with at least two years of experience in trading, investment, operational, and legal/regulatory experience will benefit from taking this course.

You will:

• Understand the major reinvestment instruments used in the U.S. market.
• Learn about triparty arrangements and how they are used in both repo and bonds-borrowed arrangements.
• Identify the sources of risk in both noncash and cash collateral reinvestments.
• Understand pooling: advantages and disadvantages, legal issues, types of vehicles available.
• Learn how various interest rate environments affect reinvestment strategy.

How can you take this course?

RMA makes it easy for you to access this course. We offer Understanding Collateral Management and its Risks as an open enrollment course. See www.rmahq.org for a course calendar.

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Securities Lending Course: 1 day
Credit Risk Certification: 8 CEUs
NASBA: 8 CPE hours

Prerequisites

You should have an understanding of global securities lending transactions and markets.
## Conferences

**PASLA/RMA Conference on Asian Securities Lending**

This conference is sponsored in conjunction with the Pan Asia Securities Lending Association located in Hong Kong. Delegates and regulators, primarily from Asia, will meet and discuss issues related to the industry and define market practices and standards. The conference will have a comprehensive business program, developed by industry professionals, combined with networking opportunities that provide attendees with an understanding of the Asian lending markets.

**RMA Annual Conference on Securities Lending**

This conference brings together all the players involved in the business of securities lending. It is designed by securities lending and borrowing professionals for individuals from banks, brokerage houses, pension funds, endowments, and regulatory agencies in both the U.S. and Europe. The event is held annually in October.

## Round Tables

**Securities Lending Institutional Contacts Meeting**

For the institutional contacts and business executives responsible for securities lending and their initiatives.

**Securities Lending Operations and Technology Managers Round Table**

For operations and technology officers responsible for securities lending in their institutions.
Seminar Overview

The Dodd-Frank Wall Street Reform and Consumer Protection Act has been described as the most sweeping reform of financial regulations since the Great Depression. It has affected every aspect of the financial industry and has challenged regulators and bankers alike. For the young professional new to banking regulations, RMA has developed an informational session providing a much-needed guide to the intricate world of financial institution regulations.

The hour-long session is presented by an RMA regulatory expert at your Chapter meeting and offers a look into the origins of the U.S. banking system, the dual banking system, and state and federal regulatory structure. The presentation explains the major statutes and regulations governing bank operations and how they control institutions.

The session will also focus on the top issues of the current month with the content determined on an ongoing basis to deliver the most relevant coverage. Following the presentation, a 15-minute question and answer session will provide further clarity to the topics discussed.

Who will benefit?

This free, introductory session is designed for all banking professionals who are new to banking (up to three years), such as new hires, branch managers, those new to credit analysis, business development officers, and relationship officers who need a working knowledge of bank regulations and supervisory requirements.

You will:

- Learn about the federal legislative and rule making process.
- Discuss how regulators examine, supervise, and provide industry oversight.

How can you take this course?

This seminar is available online at www.rmahq.org/regulatory-bulletin (members only) and can also be delivered in-person upon request.

For more information, please contact your Relationship Manager (see page 5).

Registration Fee: Free
Regulatory Audio Conference Series

This audio conference series will cover topics of current regulatory interest and concern to members. Each audio conference will focus on the top issues of the current month and the content will be determined on an ongoing basis to deliver the most relevant coverage. Some calls will be devoted to a specific topic and will include presentations from regulators and practitioners expert in the subject. Other calls will offer overviews of several topics, including new regulatory issuances, examinations/supervisory activities, and legislative matters.

These calls will provide an opportunity for member participants to focus on the most timely topics, raise questions relating to the matters under discussion and obtain feedback from knowledgeable professionals. Since the cost is based on the number of telephone connections, not the number of people attending, you can save valuable training funds by inviting as many people as you can fit around your speaker phone.

How this Conference Works

Lasting 60 minutes, each audio conference starts with a panel of experts or expert practitioners discussing the featured topic. Each concludes with questions and answers, your comments, and a lively discussion among conference participants. All sessions begin at 1:00 p.m. Eastern Time on the first Tuesday of each month.

Who will benefit?

This series benefits a wide variety of professionals, including:

- Bankers
- Attorneys
- Accountants
- Any other professional whose work requires interaction with the financial services.

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Available at www.rmahq.org.

Credit Risk Certification: 1 CEU each session

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Available at www.rmahq.org.

Credit Risk Certification: 10 CEUs for the complete series
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