ANALYZING CORPORATE & PERSONAL STATEMENTS & TAX RETURNS SEMINAR

Oct. 6 | 8:15 a.m.-4 p.m. | PA Bankers Training Room | Harrisburg, Pa.
This program qualifies for 6.5 CPE credits.

Calling all credit analysts, commercial and small business lenders, branch managers, private bankers and loan review personnel!

WHAT YOU WILL LEARN

- Compare a borrower-prepared business financial statement and tax return
- Interpret Forms 1120, 1120 S and 1065
- Use the business tax return including Schedules M-1 and M-2 to determine a business borrower's cash flow
- Utilize a Loan Screening Worksheet containing four key financial ratios
- Answer threshold questions before beginning the review of the personal financial statement and tax return
- Verify asset values and determine the liquidity, solvency and marketability of a borrower's personal net worth and adjust as appropriate
- Analyze a personal tax return and supporting schedules
- Integrate business and personal cash flow to construct a global cash flow
- Apply the concepts in multiple case studies

MEET THE PRESENTER

John Barrickman
President
New Horizons Financial Group

John Barrickman has extensive experience in all aspects of banking, including retail banking, commercial lending, credit administration and credit training. He also served for five years as president and chief executive officer of a $185 million financial institution. In addition, John has been a bank consultant focusing on risk management, credit process, strategic planning and all aspects of commercial lending.

Members: $325 | Affiliate Members: $385 | Non-Members: $488

Visit www.pabankers.com to register today.

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