



Professional Development Catalog

RMA 2023-24

RMA Learning Solutions

RMA envisions a world where our members' ability to assess and manage risk enables a strong and sustainable global economy.



RMA Overview

35,000+ INDIVIDUAL MEMBERS	1,600 INSTITUTIONAL MEMBERS	100 CHAPTERS
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Trusted by financial institutions that hold 90% of the assets in North America

RMA promotes an enterprise approach to risk management at financial institutions that focuses on:

Credit Risk	Market Risk	Operational Risk	Enterprise Risk	Securities Lending	Internal Audit	Regulatory Affairs
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Subscription Model Overview

RMA offers an option to purchase an unlimited subscription plan for self-directed online learning products (SDOL). Details are as follows:

- ✓ 70+ modules with 130+ hours of content
- ✓ Good for 365 days
- ✓ Individual subscriptions only
- ✓ One price, no contract

Members = \$999

Non-Members = \$1,999

Lending Decision Process (LDP):

- Series 1: Industry, Management, and Economic Influences
- Series 2: Interpreting the Quality of Financial Reports and Accounts
- Series 3: Analyzing the Company's Financial Performance and Condition
- Series 4: The Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources
- Series 5: Analyzing Cash Flow Statements to Measure Long-term Repayment Ability
- Series 6: Using Financial Projections to Fine-Tune the Credit Analysis

Commercial Real Estate LDP:

- CRE Lending Overview
- Risk Areas
- Drivers of Performance
- Underwriting – Basics
- Underwriting – Different Types of Commercial Properties
- Underwriting – Example Calculations
- Appraisals
- Leases
- Environmental Assessments
- Loan Structure
- Due Diligence and Documentation
- Construction Lending
- Homebuilder Lending

Small Business LDP:

- Develop a Company Overview
- Analyze Market and Industry Risks
- Interpreting Reliability and Comparability of Financial Statements
- Interpreting Quality and Consistency of BS and IS
- Preparing Financial Statements for Analysis
- Financial Efficiency and Cash Cycles
- Analyzing Interim Financial Statements
- Non-seasonal Events and Trends
- Using Tax Returns to Analyze the Borrower
- Analyze Personal Financial Statements and TR
- Analyze Global Cash Flow
- Recommend the Structure of the Loan
- Document the Loan
- Monitor the Loan and Look for Opportunities

Special Topics:

- Accounting and Financial Statements Refresher
- Accounting and Ratio Analysis
- The Business of Commercial Banking
- Ethics and Decision Making
- Borrower Analysis: Qualitative Factors
- Balance Sheet Analysis
- Income Statement Analysis
- Combined Balance Sheet & Income Statement Analysis
- Commercial Loan Documentation (Online)
- Structuring Commercial Loans (Online)

Please visit us online at
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Want Guidance Choosing a Delivery Method?

Benefits



Self-Directed Courses Self-Directed Online Learning Featuring:*

1. Modern, updated look and feel.
2. Learn-at-your-own-pace environment.
3. Engaging case studies and activities.
4. Flexible learning offered as full curricula, targeted bundles, or individual courses.
5. Reflects current best practices in banks.
6. Assessments and knowledge checks throughout to reinforce course material.
7. For select courses: guides for managers to support learners throughout their studies.



Instructor-Led Courses Live Online or In-Person Learning Featuring:**

1. Balanced instructor-to-student ratio for enhanced interaction and communication.
2. Focused learning sessions for maximum retention of course material.
3. Highly-qualified instructors with real world banking and teaching experience.
4. Engaging activities including case studies, breakout discussions, and more.
5. Reflects current best practices in banks.



Academy Live Online or In-Person Learning Featuring:**

1. Deep-dive into course subjects in a condensed time period.
2. Balanced instructor-to-student ratio for enhanced interaction and communication.
3. Focused learning sessions for maximum retention of course material.
4. Highly-qualified instructors with real world banking and teaching experience.
5. Engaging activities including case studies, breakout discussions, and more.
6. Reflects current best practices in banks.

*Limited self-directed paper-based learning is also available.

**Most instructor-led and academy courses can also be delivered in your facility, administered by RMA faculty.

RMA Course Offerings:

360° Negotiation Skills for Bankers

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

360° Negotiation Skills for Bankers incorporates a variety of training approaches to help bankers build strong negotiating skills and transfer those skills back to the workplace. The interactive design of this course enables participants to experience and practice the most effective ways to negotiate with customers, dig deeper to 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.

Accounting and Financial Statements Refresher

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	3.5 hours	\$265	\$475	No

By completing this **Accounting and Financial Statements Refresher**, learners will refresh their understanding of basic accounting principles, the format, and content of financial statements prepared in conformance with generally accepted accounting principles and the accounting cycle.

Accounting and Ratio Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	3.5 hours	\$315	\$570	No

Accounting and Ratio Analysis, learners will analyze the financial statements of a small business. Along the way, learners will discover how the income statement and balance sheet relate to each other; follow the money invested, spent, and earned as it impacts the accounting equation; and explore the difference between cash-basis and accrual accounting. Finally, learners will conduct a “bottom line” analysis of the company to assess the company’s continued ability to perform and repay bank debt.

Advanced Lending Academy

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Academy	Advanced	24 hours	\$1,255	\$2,295	No

Advanced Lending Academy: Corporate Finance Concepts is an introduction to the basic principles of corporate finance and interest rate risk management. This course focuses on time value of money concepts used to solve business problems, discounted cash flow analysis to determine the value of a business, and the application of interest rate hedging strategies.

Advanced Lending Academy is designed for financial professionals who call on commercial companies. Participants have the opportunity to develop their understanding of corporate finance issues and practices and learn how they can be part of a sound and profitable relationship.

Agricultural Credit Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	21.5 hours	\$1,595	\$2,695	No

Thousands of agricultural lenders have attended this premier workshop, **Agricultural Credit Analysis**, 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.

Analyze Global Cash Flow

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	0.5 hours	\$85	\$160	No

This course will prepare learners to locate and gather key information need to construct a global cash flow and construct a global cash flow. **Analyze Global Cash Flow** is one of the courses in RMA's Small Business Lending Decision Process curriculum.

Analyze Market and Industry Risks

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.75 hours	\$135	\$260	No

Build or reinforce a foundation on which to base sound credit decisions by analyzing both financial statements and the real-world environment in which a company operates. Determine the factors that influence a company's financial requirements, identify a company's financial health, and make sound credit decisions. A combination of group activities, case studies, and active discussions help you connect concepts with their on-the-job application.

Analyzing Business Tax Returns

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Analyzing Business Tax Returns has been designed to teach bank personnel how to understand tax concepts relating to various business entities and the use of tax returns to help in estimating the customer's ability to service debt. The course is revised annually to reflect the latest tax law changes. This fundamental program consists of estimating cash flow from tax returns and determining how taxes influence cash flow and the customer's operations.

Analyzing Cash Flow Statements to Measure Long-term Repayment Ability

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	5 hours	\$160	\$320	No

Series 5: **Analyzing Cash Flow Statements to Measure Long-term Repayment Ability** is one of six series in RMA's Lending Decision Process library. In this series, learners will analyze cash flow statements to distinguish between profit and cash flow. They will use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks. This series includes 3 courses: Cash Flow Statements and Their Formats, Analyzing Cash Flow, and Debt Service Coverage Measure.

Analyzing Construction Contractors

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor Led	Foundational	7.5 hours	\$475	\$875	No

Analyzing Construction Contractors concentrates on three major topical areas of the construction contractor analysis: accounting, credit analysis, and repayment ability.

The course emphasizes bank awareness of the particular conditions of contractor credit analysis so that the commercial lender can structure credit accommodations designed to support the contractor's ability to repay.

In its most general terms, the course encourages that loans be made from cash flow rather than collateral. Repayment issues are addressed through an examination of cash flow from operations, future cash flow projections, collateral, bonding, and guaranties.

Analyzing Interim Financial Statements

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.5 hours	\$135	\$260	No

This course will prepare learners to analyze an interim financial package, obtain supplemental information to an interim financial statement, and distinguish temporary from permanent current asset liability build-ups using interim financial statements. **Analyzing Interim Financial Statements** is one of the courses in RMA's Small Business Lending Decision Process curriculum.

Analyzing Personal Financial Statements and Tax Returns

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2.5 hours	\$210	\$395	No
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Analyzing Personal Financial Statements and Tax Returns has been designed to teach bank personnel how to use tax returns and personal financial statements to help estimate the customer's ability to service debt and the value of the customer's net assets in the event of liquidation.

This fundamental program consists of the following aspects of analyzing personal financial statements and tax returns: evaluating personal financial statements to determine resources available to pay loans; estimating cash flow from personal tax returns for customers with personal investments, or ownership shares in businesses, and involved in partnerships; and determining how taxes influence cash flow and the customer's operations.

Analyzing the Commercial Borrower's Industry, Market, and Competitive Risk

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Analyzing the Commercial Borrower's Industry, Market, and Competitive Risks is designed for new lenders who need to understand the lending process and for experienced lenders who need to update their lending skills.

This course provides the participants with a foundation on which to base sound credit decisions derived from financial statement analysis and an analysis of the real-world environment in which companies operate.

Analyzing the Company's Financial Performance and Condition

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	12 hours	\$210	\$420	No

Series 3: **Analyzing the Company's Financial Performance and Condition** is one of six series in RMA's Lending Decision Process library. In this series, learners will interpret repayment risks suggested by the company's historical financial performance and financial condition. This series includes 4 courses: Spreading Financial Statements, Analyzing the Balance Sheet, Analyzing the Income Statement, and Analyzing Combined Balance Sheets and Income Statements.

Appraisals

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2.5 hours	\$210	\$370	No

In this course, learners discover why appraisals are a critical component of the CRE underwriting process. This course uses the appraisal to validate the numbers provided by the customer, and to evaluate the ability of a property to generate the income necessary to repay the loan. **Appraisals** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Asset-Based Lending for Non-Asset-Based Lenders

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Asset-Based Lending (ABL) for Non-Asset-Based Lenders is a case study course to provide generalist non-asset-based lenders with a basic understanding of this type of secured lending. Participants from banks with ABL units gain a cross-sell understanding of the product and those from banks with no ABL capability learn asset-based lending fundamentals to apply within their own portfolios.

Balance Sheet Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2 hours	\$210	\$370	No

Balance Sheet Analysis will prepare learners to evaluate the strength of the balance sheet through liquidity, leverage and net worth analysis. This course uses a combination of storytelling, application challenges, microlearning, and job aids to build a learner's confidence in their ability to read and interpret balance sheets. Bankers who need to interpret balance sheets will benefit from this course.

Best Practices in Asset/Liability Management

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	9 hours	\$1,055	\$1,875	No

It is no secret that well-managed assets and liabilities can increase a bank's profitability, but today's volatile economic landscape presents new challenges for the teams responsible for developing and executing the asset/liability management (ALM) strategy. Using practical, relevant examples, **Best Practices in Asset/Liability Management** course is designed to help learners broaden their skills and gain a deeper understanding of balance sheet management, market risk, liquidity risk, and how to apply these concepts in the current environment.

Borrower Analysis: Qualitative Factors

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	4 hours	\$315	\$570	No

Borrower Analysis: Qualitative Factors will prepare learners to develop a company overview, assess business strategy, and evaluate management adequacy. The course is designed for anyone who participates in the analysis or evaluation of the borrower's market conditions and management experience using qualitative factors.

Business of Commercial Banking

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1 hour	\$135	\$240	No

Business of Commercial Banking sets the stage for those unfamiliar with the commercial banking function. This course orients all bank personnel to best practices, key tools, and frameworks used in commercial banking.

Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	8 hours	\$160	\$320	No

Series 4: **The Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources** is one of six series in RMA's Lending Decision Process library. In this series, learners will examine a company's cash cycle and seasonal characteristics. They will interpret both short- and long-term borrowing causes and repayment sources. This series includes 3 courses: Business Cash Cycles, Seasonality, and Discovering Borrowing Causes and Repayment Sources.

Cash Flow Analysis I: UCA Fundamentals

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	15 hours	\$845	\$1,495	Yes

Cash Flow Analysis I: UCA Fundamentals teaches the fundamentals of constructing and analyzing direct and indirect cash flow statements so that a credit analyst will have clearer insights into how a company generates and uses its cash resources. These insights will enhance the quality and effectiveness of the entire credit decision process.

Cash Flow Analysis II: Applied Concepts

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	15 hours	\$845	\$1,495	Yes

Cash Flow Analysis II: Applied Concepts is designed to link financial analysis in general and cash flow analysis specifically to industry, business and management risk issues and enable participants to effectively review a loan request.

Cash Flow Refresher for Experienced Bankers

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	6.75 hours	\$475	\$875	Yes

Cash Flow Refresher for Experienced Bankers provides bank personnel with an opportunity to review the fundamentals of cash flow and to enhance their overall analytical skills in evaluating credit risk.

This course consists of two aspects of cash flow analysis: reviewing sources and uses of cash and constructing and analyzing cash flow statements using the direct approach. Emphasis is placed on understanding the underlying events reflected in the financial statements and determining whether the cash flow statement accurately describes the cash impact of these events.

Combined Balance Sheet and Income Statement Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2 hours	\$210	\$370	No

Combined Balance Sheet and Income Statement Analysis will prepare learners to interpret repayment risks suggested by the company's historical financial performance and financial condition, applying balance sheet and income statement measures to analyze liquidity, leverage, profitability, financial productivity, and efficiency.

Commercial Credit for Lenders

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Paper	Foundational	35-50 hours	\$580	\$850	No

Commercial Credit for Lenders is designed to teach participants the analytical and decision-making techniques they need to make sound credit decisions using financial accounting, financial statement analysis, and cash flow analysis. Tests at the end of each self-study module help participants assess their level of understanding of the content before they move on to the next module. Learners refer to sample credit files as they study illustrations and analyze liquidity, leverage, profitability, and cash flow, just as they would refer to an actual credit file when analyzing a potential borrower.

Commercial Loan Documentation

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	9 hours	\$525	\$945	Yes
Instructor-Led	Foundational	15 hours	\$845	\$1,495	Yes

Self-Directed Online: Across the commercial loan documentation process, individuals analyze correctness and completion of loan documentation to reduce errors and lender liability. Commercial Loan Documentation (Online) is designed to meet the training needs of bank personnel, including credit analysts, document preparers, document reviewers, and commercial loan officers, who are responsible for handling the paperwork associated with commercial loans. The course is also designed to train bank personnel to recognize what documents are required in various transactions, to be familiar with the content of those documents, and to be able to explain the content to bank customers.

Instructor-Led: Develop a fundamental understanding of documentation requirements for commercial loans. Improve your knowledge and abilities in the areas around authority, communicating terms, third-party involvement, legal evidence, commitments, letters of credit, secured lending, UCC requirements, and loan agreements.

Commercial Real Estate Lending Decision Process

Delivery:	Level:	Duration:	Member:	Member:	CPE Credit:
Self-Directed Online	Foundational	20–25 hours	\$790	\$1,550	Yes

Commercial Real Estate Lending Decision Process is a library of 13 interactive, web-based courses, and an optional accounting refresher course. Together, these courses provide a comprehensive study of commercial real estate (CRE) lending. The curriculum begins with a description of CRE loan types, then progresses through an understanding of the underwriting process, leases, appraisals, loan structures, and related risks.

The CRE-LDP library includes the following courses:

CRE Lending Overview, Risk Areas, Drivers of Performance, Underwriting – Basics, Underwriting – Different Types of Commercial Properties, Underwriting – Example Calculations, Appraisals, Leases, Environmental Assessments, Loan Structure, Due Diligence and Documentation, Construction Lending, and Homebuilder Lending.

Commercial Real Estate Lending I: Introduction

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

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.

Commercial Real Estate Lending II: Underwriting

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Commercial Real Estate Lending II: Underwriting provides a best practices approach to quantifying cash flows of various styles of Commercial Real Estate (CRE) property for underwriting. Topics include 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.

Commercial Real Estate Lending III: Global Cash Flow

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Commercial Real Estate Lending III: Global Cash Flow (CREL III: GFC) 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.

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 on CRE loan repayment. In addition, 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.

Construction Lending

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	3 hours	\$265	\$475	No

In **Construction Lending** course, learners will explore the types of construction, the additional risks that accompany a construction project, and the process (including documentation differences) of a construction loan. **Construction Lending** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Construction Loan Management

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Construction Loan Management: Administering the Construction Loan Process course will cover the key components of managing risk in construction lending for individual loans to build commercial and residential buildings, as well as a line of credit for a residential homebuilder.

It will also focus on 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; certificates of completion, retainages, and warranty issues. Beyond individual loans, the course also will provide formats for monitoring a portfolio of construction loans or builder lines, and key areas that should be reported to and monitored by senior management of a bank.

CRE Lending Overview

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	0.5 hours	\$80	\$145	No

In this course, learners examine the similarities and differences between C&I and CRE lending and the various types of loan requests. This course positions learners to match loan needs and loan types and to understand the link between loans and repayment sources. **CRE Lending Overview** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Credit Analysis Manager Seminar

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	9 hours	\$735	\$1,295	Yes

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

Critical Thinking

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Critical Thinking is designed for financial organization teammates who want to improve their critical thinking skills and their job performance. This course cuts across all lines of business and will benefit anyone wishing to integrate critical thinking into their daily practice, model and design practical solutions, generate alternatives, and evaluate and negotiate decisions with more confidence.

Detecting Problem Loans

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Detecting Problem Loans is designed for loan officers and other lending or credit professionals who need to understand the keys to preventing problem loans and to dealing with them once they surface. The course is appropriate for junior to mid-level commercial or real estate lenders, credit review and credit policy officers, and junior workout officers.

Develop a Company Overview

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2.5 hours	\$210	\$395	No

This course will prepare learners to effectively interview a client to gather information about the borrower, build a company overview from the information gained, assess the quality of a customer's management team, and use third-party resources to look for ethics concerns. **Develop a Company Overview** is one of the courses in RMA's Small Business Lending Decision Process curriculum.

Document the Loan

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	0.75 hours	\$85	\$160	No

Upon completion of this course, learners will be able to specify the loan document components and elements that support the identified loan structure and ensure all documents are executed accurately. **Document the Loan** is one of the courses in RMA's Small Business Lending Decision Process library.

Drivers of Performance

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	0.5 hours	\$80	\$145	No

In this course, learners will examine the core components of commercial real estate to inform decision-making around loan approval and structure. Learners will use a checklist to identify the drivers of CRE performance and track their analysis. **Drivers of Performance** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Due Diligence and Documentation

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1 hour	\$135	\$240	No

In this course, learners will explore key instruments necessary to document a loan transaction and key elements of due diligence to be submitted and reviewed prior to closing. **Due Diligence and Documentation** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Environmental Assessments

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1 hour	\$135	\$240	No

When evaluating a loan request, one of the risks banks consider has to do with contamination of the environment. In this course, learners will examine the role of the environmental assessment process in the CRE lending decision process. **Environmental Assessments** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Ethics and Decision Making

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1 hour	\$0	\$240	No

Ethics and Decision Making is designed to help professional bankers develop a strong ethical foundation in decision-making. Through this course, learners will encounter nine stories or episodes. Each story illustrates one of RMA's Principles of Ethical Conduct which are "rules of reason" created jointly by RMA's Operational Risk and Enterprise Risk Management councils. As each story unfolds, learners will make decisions, reflect on the thinking behind their decisions, explore the possible consequences of their choices.

Financial Accounting

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Paper	Foundational	15–35 hours	\$385	\$520	No

Financial Accounting is a self-study course equivalent to a college-level course in accounting. By focusing on understanding the concepts of net income and cash flow, the participant learns accounting fundamentals — skills critical to effective credit analysis.

This course introduces the fundamental concepts and logic underlying the reporting of financial information. Understanding the logic behind the preparation of financial statements is crucial in interpreting the information reported and in providing a framework for analysis.

Financial Efficiency and Cash Cycles

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.75 hours	\$135	\$260	No

Upon completion of this course, learners will be able to compute and analyze the company's efficiency ratios, make industry comparisons, determine the causes of liquidity and cash flow problems, and measure the company's average cash cycles. **Financial Efficiency and Cash Cycles** is one of the courses in RMA's Small Business Lending Decision Process library.

Financial Statement Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	15 hours	\$845	\$1,495	Yes

Financial Statement Analysis teaches the analytical process and decision-making techniques that participants need in order to make sound credit decisions through the application of financial statement analysis. Financial Statement Analysis is designed for financial personnel as part of their overall education to enable them to service customer needs. This course will be especially useful for commercial lending officers, relationship managers, cash management personnel, credit analysts, or branch managers with business loan responsibilities.

Global Cash Flow I: Foundations in GCF Concepts

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Global Cash Flow I: Foundations in GCF Concepts provides participants with a commercial lending risk assessment tool to: estimate the probability of loan repayment from a business and its owners as borrowers or guarantors, and make an informed credit decision by combining the information in the business and personal cash flow statements to determine whether the combined global cash flow is sufficient to service the debt of the business, its owners, and its guarantors.

Homebuilder Lending

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2 hours	\$210	\$370	No

Residential construction is a specific type of construction. It is unique in that repayment is not from cash flow or operating the property as income-producing, but rather from the sale of units. In this course, learners will examine the distinctive aspects of homebuilder loan requests, including the risks. **Homebuilder Lending** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Identifying Operational Risks

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Virtual	Advanced	7.5 hours	\$845	\$1,495	Yes
Instructor-Lead	Advanced	15 hours	\$1,365	\$2,495	Yes

To be successful in banking today requires a strong understanding of operational risk. How do you get your grounding with so many current and emerging risks? With RMA's **Identifying Operational Risks** course, professionals in all three lines of defense will learn how to address the industry's four greatest challenges – people, processes, external factors, and complex systems. You'll learn how to identify your organization's key risks and how to avoid common failures.

Income Statement Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2 hours	\$210	\$370	No

Bankers need to apply income statement measures to analyze the profitability of the company. **Income Statement Analysis** will prepare learners to evaluate revenue, expense, and efficiency trends. The course will also sharpen the learner's ability to dive deeper into the numbers and ask meaningful questions.

Industry, Management, and Economic Influences

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	3 hours	\$110	\$220	No

Series 1: **Industry, Management, and Economic Influences** is one of six series in RMA's Lending Decision Process library. The purpose of this series is to teach learners to interpret repayment risks related to industry, economic, market and management influences. This series includes 2 courses: Industry and Economic Influences and Understanding the Business.

Interpreting Quality and Consistency of Balance Sheet and Income Statements

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2.5 hours	\$210	\$395	No

Upon completion of this course, learners will be able to interpret the quality and consistency of balance sheets and income statements and ask questions of the client about balance sheet and income statement information. **Interpreting Quality and Consistency of Balance Sheet and Income Statements** is one of the courses in RMA's Small Business Lending Decision Process library.

Interpreting Quality of Financial Reports and Accounts

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	8 hours	\$110	\$220	No

Series 2: **Interpreting Quality of Financial Reports and Accounts** is one of six series in RMA's Lending Decision Process library. In this series, learners will interpret risks stemming from the quality of financial reports and underlying financial accounts. This series includes 2 courses: Interpreting Quality of Financial Reports and Accounts and Interpreting Quality and Consistency of Balance Sheet and Income Statements.

Interpreting Reliability and Comparability of Financial Statements

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.5 hours	\$135	\$260	No

Upon completion of this course, learners will be able to determine the borrower's compliance with GAAP and evaluate the comparability of financial statements. **Interpreting Reliability and Comparability of Financial Statements** is one of the courses in RMA's Small Business Lending Decision Process library.

Leases

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.25 hours	\$135	\$240	

At the core of a property's financial success is the income generated by the tenants. In this course, learners will apply lease review techniques to verify the numbers being used in the financial analysis and understand any constraints placed on the property by concessions or options granted to a tenant. **Leases** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Lending Decision Process

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	35 – 50 hours	\$760	\$1,520	No

The Lending Decision Process (LDP) 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.

The LDP library includes the following series:

Series 1: Industry, Management, and Economic Influences, Series 2: Interpreting Quality of Financial Reports and Accounts, Series 3: Analyzing the Company's Financial Performance and Condition, Series 4: The Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources, Series 5: Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability, and Series 6: Using Financial Projections to Fine Tune the Credit Analysis.

Lending to Medical and Dental Practices

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Lending to Medical and Dental Practices provides the knowledge and skills needed to make informed lending decisions when considering an application from a medical or dental practice.

This course focuses on identifying different forms of practice organizations, current issues and trends facing physicians/dentists, hospitals, and payers, analyzing and valuing group medical and dental practices, and structuring and making loans for these types of practices.

Lending to Municipalities

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Selling credit products to and performing credit analysis on local governments is very specialized and differs in many ways from lending to commercial institutions and other nonprofits.

Relationship managers need to be able to spot opportunities to market credit to these prospects, to talk intelligently with the prospects and clients about potential credit offerings and financial performance, and to ask for the appropriate information necessary to seek credit approval. Credit personnel need to be able to use the financial statements and other information to effectively underwrite or approve the municipal credits. **Lending to Municipalities** provides relationship managers and credit analysts with this specialized set of skills.

Lending to Non-Profit Organizations

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Lending to Non-Profit Organizations is designed for loan and credit officers who have little or no experience in the field of nonprofit lending. It provides the knowledge and skills needed to make informed lending decisions when considering an application from a nonprofit organization.

This course introduces the various types of nonprofit organizations (NPOs) and teaches appropriate methods for analyzing and lending to nonprofit organizations. It covers accounting under Financial Accounting Standards Board (FASB) Statements of Financial Accounting Standards (SFAS) Nos. 116, "Accounting for Contributions Received and Contributions Made," and 117, "Financial Statements of Not-for-Profit Organizations."

Lending to the Long-Term Care Industry

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Lending to the Long-Term Care Industry is designed to introduce participants to the various types of senior housing and long-term care available to the elderly and to teach methods for analyzing and lending to assisted living facilities and skilled nursing facilities.

Lending to Wealthy Individuals

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Lending to Wealthy Individuals is designed to provide information about analyzing the risks in lending to wealthy individuals and structuring appropriate credit facilities to mitigate risk.

This course teaches the analytical processes that participants apply in an attempt to mitigate risk and identify or customize appropriate loan solutions to meet the needs of wealthy individuals. The course features several short case studies and one final case study allowing for the practical application of the course concepts.

Leveraged Loan Transactions

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led (Shorter)	Intermediate	4 hours	\$475	\$875	Yes
Instructor-Led	Intermediate	11.25 hours	\$1,195	\$1,995	Yes

This course teaches the source of risk stemming from leveraged transactions, why some transactions carry more risk than others, how to evaluate and underwrite the risk and then once booked, how to monitor and manage the risk. Leveraged Loan Transactions warrant deep credit underwriting, including financial statement, projection, and cash flow analysis. Through a mix of discussion, small group activities, and case studies, participants are better prepared to apply the content learned when they return to their jobs. The longer version of this course covers similar topics as the shorter version but has additional case studies to enhance the learning experience.

Who would benefit: Financial professionals in underwriting, origination, and loan review. Also, regulators or CPAs seeking a better understanding of bank underwriting practices in complex loans.

Loan Structure

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1 hour	\$135	\$240	No

In this course, learners will identify key components of loan structure and review the use of loans covenants as well as other techniques to protect property cash flow, property value, and the loan itself. **Loan Structure** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Managing Distressed Borrowers

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	6 hours	\$475	\$875	No

As loan quality diminishes, the prevalence of problem loans and subsequent workouts is increasing rapidly across the banking industry. Whether your bank's strategy is to hold, restore, liquidate, charge off, or exit the loan, a very specific, differentiated skillset is required for lending professionals who must deal with the distressed borrower to achieve the best outcome for all involved. With the stakes high, it's critical that both experienced workout officers and those who are transitioning into this position be equipped with the tools and know-how needed to deal with the new normal.

Designed as an advanced tool to quickly transition lending professionals from their current roles to a loan workout banker, this course will review the keys to sound, successful problem loan workouts and offer hands-on experience in the form of interactive, challenging case studies from a variety of industries.

Model Validation and Governance

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	12.5 hours	\$1,575	\$2,495	Yes

Financial institutions' inventory and complexity of models continues to rise substantially. Banks are increasingly using models built with advanced analytical methodologies for their decision-making. Model Risk Management (MRM), when done correctly, assists firms in critical areas such as capital allocation and stress testing. With increasing automation and digital processes becoming a regular portion of business processes, the need for effective and efficient MRM has never been greater. These models are a very large source of risk as financial institutions are increasingly reliant on them and errors in coding can result in losses of hundreds of millions of dollars. Sometimes, the use of model outputs is the source of critical mistakes where large key risk measures are misunderstood and/or ignored, giving rise to large market losses.

This learning opportunity will explore best practices for conducting model risk management in financial institutions by utilizing case studies on topical risk quantification models. Participants will enhance their knowledge in model risk management to better develop and implement effective procedures for model validation and model governance.

Monitor the Loan and Look for Opportunities

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.5 hours	\$135	\$260	No

Upon completion of this course, learners will be able to identify all required reporting covenants, identify all reporting requirements, and review third-party information sources. **Monitor the Loan and Look for Opportunities** is one of the courses in RMA's Small Business Lending Decision Process library.

Non-Seasonal Events and Trends

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2.5 hours	\$210	\$395	No

Upon completion of this course, learners will be able to identify causes for long-term borrowing, identify ways to reduce long-term borrowing needs, calculate cash flow and coverage ratios, and analyze a company's coverage ratios. **Non-seasonal Events and Trends** is one of the courses in RMA's Small Business Lending Decision Process library.

Preparing Financial Statements for Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	5 hours	\$320	\$595	No

Upon completion of this course, learners will understand the three purposes for spreading financial statements and the use of common-size financial statements to compute and analyze the company's liquidity ratios, leverage ratios, profit margins, make industry comparisons, and determine the company's profitability. **Preparing Financial Statements for Analysis** is one of the courses in RMA's Small Business Lending Decision Process library.

Problem Loan Workouts

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Problem Loan Workouts teaches participants to develop and implement successful workout programs. The course material is presented in seven modules building on the "Five Stages of Problem Loan Resolution" presented in the introduction along with two case studies.

Problem Loan Workouts is intended for loan officers and other credit professionals who need to understand the keys to minimize problem loans and how to deal with them once they occur.

Problem Real Estate Loans

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Problem Real Estate Loans is designed for lenders who may experience problem real estate loans in their portfolios. Explore the underlying business drivers for commercial real estate, the reasons for problem loans in real estate, and common factors leading to problem loans.

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.

Real Estate Lending Academy

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Academy	Foundational	20 hours	\$1,155	\$1,995	Yes

Real Estate Lending Academy provides a comprehensive discussion of issues encountered in commercial real estate (CRE) lending, with the role of the bank in shaping CRE loan performance as a central theme. The course introduces the “CRE underwriting framework” as a best practice for bank loan decisions, and examines how a bank can use loan structure, documentation, due diligence, and policy governance to help mitigate enterprise risk.

Recommend the Structure of the Small Business Loan

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.5 hours	\$135	\$260	No

Upon completion of this course, learners will be able to structure and document a small business loan prospect, match the appropriate loan type with the customer’s needs, qualify the secondary repayment sources, identify sources of collateral, determine if the loan (with its risks) should still be approved, and identify key covenants. **Recommend the Structure of the Small Business Loan** is one of the courses in RMA’s Small Business Lending Decision Process library.

Relationship Management Skills for Commercial Lenders

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

In today’s banking environment, professionals must have knowledge of all areas of financial services. In order to grow your banks’ portfolios, 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.

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.

Risk Areas

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2 hours	\$210	\$370	No

In this course, learners will assess a commercial property’s ability to succeed and meet loan repayment requirements. Learners will evaluate the risk factors affecting the performance of commercial real estate and the specific risks associated with particular types of loan requests. **Risk Areas** is one of the courses in RMA’s Commercial Real Estate Lending Decision Process library.

Risk Management Academy

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	16.5 hours	\$1,195	\$1,995	Yes

During this course, you will get a comprehensive overview of risk management at financial institutions. You will explore the major risk types and gain exposure to the key elements of modern risk management in financial institutions, including stakeholder requirements, framework and principles, and how to manage key constraints such as capital and liquidity.

The course is case- and activity-driven. You will be presented with numerous risk scenarios throughout and be challenged to think more like a Chief Risk Officer (CRO) in assessing and responding to these scenarios. Thus, this is not a theoretical course but rather a hands-on immersive experience. It culminates in groups “playing” the CRO and presenting to their board of directors their assessment of the various risks and related recommendations.

This course is written at an intermediate level and thus presumes you have a foundation in enterprise risk. It is targeted at those in institutions with assets of \$10–\$100 billion. Those in mid- to more senior level roles will benefit.

RMA Commercial Lending School

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Academy	Foundational	80+ hours	\$4,800	\$7,150	Yes

Designed to be the equivalent of a bank’s commercial training program, the **RMA Commercial Lending School** offers an organized group of six core subjects woven together by four customized case studies to reinforce the learning experience:

- Credit Analysis Basics
- Analyzing Business Tax Returns
- Analyzing Personal Financial Statements and Tax Returns
- Writing the Credit Analysis
- Cash Flow Analysis I
- Structuring Commercial Loans I
- Optional: Commercial Real Estate Lending (*additional fee applies*)
- Optional: Self-Directed Online Learning Reinforcement Bundle (*additional fee applies*)

The program culminates in a final capstone case study that is completed individually as well as part of a group. The group presents its comprehensive write-up to a mock loan committee and receives live, constructive feedback. Each individual also receives a personalized critique from the instructor on their strengths and opportunities based on their time in the program so the coaching and growth can continue when returning to work.

RMA Lending Academy I

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Academy	Foundational	30 hours	\$1,795	\$2,995	Yes

The RMA Lending Academy I provides training in basic core skills for commercial lending and credit risk analysis.

This introduction to commercial lending and credit risk analysis will help participants better understand what their customers need in order to run a successful business and what the bank needs in order to make sound lending decisions.

RMA Lending Academy II

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Academy	Foundational	20 hours	\$1,150	\$1,995	Yes

The RMA Lending Academy II is designed to help financial advisors develop a comprehensive framework to analyze businesses and structure financial solutions while creating value-added services through a relationship planning and financial advisory orientation to client management.

Participants will learn the analytical process and decision-making techniques needed to make sound credit decisions through the application of financial accounting, financial statement analysis, cash flow analysis, and transaction structuring.

Small Business Lending Decision Process

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	25-30 hours	\$840	\$1,650	No

Small Business Lending Decision Process (SB-LDP) is a library of 14 interactive, web-based courses, plus an optional accounting refresher course, designed to teach learners the analytical and decision-making techniques they need to evaluate small business lending opportunities and make sound credit decisions.

The SB-LDP library includes the following courses: Develop a Company Overview, Analyze Market and Industry Risks, Interpreting Reliability and Comparability of Financial Statements, Interpreting Quality and Consistency of Balance Sheet and Income Statements, Preparing Financial Statements for Analysis, Financial Efficiency and Cash Cycles, Analyzing Interim Financial Statements, Non-seasonal Events and Trends, Using Tax Returns to Analyze the Borrower, Analyze Personal Finance Statements and Tax Returns, Analyze Global Cash Flow, Recommend the Structure of the Small Business Loan, Document the Loan, and Monitor the Loan and Look for Opportunities.

Small Business Lending Fundamentals

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	15 hours	\$845	\$1,495	Yes

Small Business Lending Fundamentals provides participants with the skills needed to work effectively and profitably with small business customers and prospects. The course is designed for bank personnel who function as contact people for small business customers outside of the commercial loan division or who need increased knowledge of commercial credit concepts and processes, which may include Branch Managers, Assistant Managers, Retail Personal Bankers, Customer Service Representatives, and Business Development Officers.

Structuring Commercial Loans I

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	5 hours	\$315	\$570	No
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Self-Directed Online: Structuring Commercial Loans teaches financial professionals the fundamental principles of how to structure a commercial or corporate loan. Individuals analyze the relevant information to structure commercial loans that balance a bank's risk appetite with meeting clients' needs. Structuring Commercial Loans is designed for lenders or those that supervise others in the commercial lending function.

Instructor-Led: Build a foundation of the core principles for structuring a commercial or corporate loan. You'll be able to take these skills and form the right financial structures to ensure a client has the best chance of repayment through cash flow or asset liquidation. Apply your knowledge using two case studies. Build a foundation of the core principles for structuring a commercial or corporate loan. You'll be able to take these skills and form the right financial structures to ensure a client has the best chance of repayment through cash flow or asset liquidation. Apply your knowledge using two case studies.

Structuring Commercial Loans II

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Intermediate	7.5 hours	\$475	\$875	Yes

Structuring Commercial Loans II is designed to teach financial professionals the principles behind structuring seasonal, working capital, and term debt. In addition to the topics covered in Structuring Commercial Loans I, this program adds a complex financing transaction in which the holding company's management group is purchasing the company. This course consists of the following aspects of structuring commercial loans: examining the role of capital structure in structuring the transaction; analyzing and structuring transactions using both permanent working capital and term loans; analyzing and structuring an acquisition transaction; and analyzing a bridge loan facility.

Understanding and Interpreting Real Estate Appraisals

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Understanding & Interpreting Real Estate Appraisals introduces bank appraisal personnel to issues involved in ordering and reviewing real estate appraisals, and gives participants a foundation in the terminology as well as knowledge regarding when to ask for an appraisal, how to order one, what information an appraisal should provide, and how to review an appraisal for compliance, common errors, and critical information.

Understanding Your Middle Market Customer: Case Studies in Valuation and Transaction Structuring

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Advanced	15 hours	\$845	\$1,495	No

Understanding Your Middle Market Customer: Case Studies in Valuation and Transaction Structuring provides fundamental concepts of corporate finance for experienced loan and credit officers. This course aims to assist participants with the skills needed to work effectively with repayments from cash flow or liquidation of assets, while at the same time providing a sufficient return to stakeholders.

This course also focuses on understanding the role of debt and equity in an acquisition transaction, relationship planning, and financial advisory skills.

Understanding Your Middle Market Customer: Case Study in Corporate Finance

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Advanced	7.5 hours	\$475	\$875	No

Understanding Your Middle Market Customer: Case Study in Corporate Finance is an advanced course for experienced loan and credit officers who would like an opportunity to apply the principles of corporate finance. There is a strong focus on understanding shareholder value, relationship planning, and financial advisory skills.

This course is designed to allow participants to further develop their understanding of corporate finance issues and to practice and learn how they can be part of a sound and profitable banking relationship.

Understanding Your Middle Market Customer: Corporate Finance & Business Valuation

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Advanced	15 hours	\$845	\$1,495	No

Understanding Your Middle Market Customer: Corporate Finance & Business Valuation is an introduction to the fundamental principles of corporate finance. It focuses on time value of money concepts used to solve business problems and discounted cash flow analysis used to determine the value of a business.

This course is designed to provide participants with the opportunity to develop their understanding of corporate finance issues and to practice and learn how they can be part of a sound and profitable banking relationship. Those who have studied corporate finance will learn to view corporate valuation from the perspective of both the financial advisor and the client.

Understanding Your Middle Market Customer: Credit Risk Analysis for Corporate Banking

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Advanced	15 hours	\$845	\$1,495	No

Understanding Your Middle Market Customer: Credit Risk Analysis for Corporate Banking teaches the analytical process and decision-making techniques for making sound credit decisions through the application of financial accounting, financial statement analysis, cash flow analysis, and transaction structuring.

After completing this course, participants will have a foundation in business and industry risk analysis, management analysis, financial statement analysis, cash flow analysis, cash flow drivers, debt capacity, forecasting, and transaction structuring.

Understanding Your Middle Market Customer: Transaction Structuring

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Advanced	15 hours	\$845	\$1,495	No

Understanding Your Middle Market Customer: Transaction Structuring teaches financial professionals the fundamental principles of structuring transactions.

This course focuses on helping risk management professionals develop a comprehensive understanding of the different sources of financing, including a variety of debt and equity instruments and the appropriate use of covenants. It will also provide insight into analyzing the capital structure, and differences associated with holding company and operating company lending.

Underwriting – Basics

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	2 hours	\$210	\$370	No

While many components determine whether a loan request is approved, cash flow remains the primary form of repayment. In this course, learners will examine the components and best practices of CRE underwriting and practice underwriting a CRE loan request. **Underwriting – Basics** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Underwriting – Different Types of Commercial Properties

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.25 hours	\$135	\$240	No

While all CRE properties share core characteristics associated with income and cash flow, there are distinct differences in the lease structures that affect both income and expenses. In this course, learners will examine property characteristics and differences relative to the underwriting process. **Underwriting – Different Types of Commercial Properties** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Underwriting – Example Calculations

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.25 hours	\$135	\$240	No

While all CRE properties share core characteristics associated with income and cash flow, there are distinct differences in the lease structures that affect both income and expenses. In this course, learners will examine property characteristics and differences relative to the underwriting process. **Underwriting – Different Types of Commercial Properties** is one of the courses in RMA's Commercial Real Estate Lending Decision Process library.

Using Financial Projections to Fine Tune the Credit Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	6 hours	\$160	\$320	No

Series 6: **Using Financial Projections to Fine Tune the Credit Analysis** is one of six series in RMA's Lending Decision Process library. In this series, learners will construct and analyze financial projections to interpret future ability to repay debt, identify the most appropriate type of loan, and to evaluate margins of protection in the event of changes in business, industry, or management risks. This series includes 3 courses: Assessing Short-term Repayment Ability Using Monthly Pro Formas, Preparing and Interpreting Annual Financial Projections, and Using Projections to Help Determine Appropriate Loan Type.

Using Tax Returns to Analyze the Borrower

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Self-Directed Online	Foundational	1.75 hours	\$135	\$260	No

Upon completion of this course, learners will be able to identify specific tax forms needed in order to evaluate a business loan request, find information needed about a borrower from their tax returns, identify additional information needed from the business to process the loan application, and explain how rules for reporting income differ from financial statement rules. **Using Tax Returns to Analyze the Borrower** is one of the courses in RMA's Small Business Lending Decision Process library.

Writing the Credit Analysis

Delivery:	Level:	Duration:	Member:	Non-member:	CPE Credit:
Instructor-Led	Foundational	7.5 hours	\$475	\$875	Yes

Writing the Credit Analysis focuses on skills needed 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 the participants will then practice critiquing, writing, and revising credit memorandum excerpts.

Assessments, Certificates, and Professional Credentials

Credit Analysis Certificate

Delivery:	Level:	Member:	Non-member:	CPE Credit:
Certificate	Foundational	\$170	\$325	No

The **Credit Analysis Certificate (CAC)** course was created to validate your bank's training outcomes/tasks. The knowledge tested represents core components of a comprehensive training curriculum. Individuals who have fundamental credit risk analysis training and seek to, or have been asked to, may demonstrate their comprehension of the training via this independent test. The CAC represents a tangible confirmation of achievement and indicates an individual's readiness for the next step in a credit and/or lending career.

Credit Risk Certification

Delivery:	Level:	Member:	CPE Credit:
Credential	Intermediate	\$550	No

The **Credit Risk Certification (CRC)** is the only recognized professional designation for credit and lending professionals, and earning it gives added credibility among colleagues and clients alike. The CRC demonstrates a commitment to the credit risk industry and a level of industry knowledge that has been recognized by an objective, outside organization. The CRC program measures an individual's grasp of fundamental concepts, the application of those concepts, and the best thinking on the subject.

Diagnostic Assessment of CRE Credit & Lending Skills

Delivery:	Level:	Associate Member:	All Other Member Types:	Non-member:	CPE Credit:
Assessment	Foundational	\$0	\$200	\$400	No

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. The assessment 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.

Diagnostic Assessment of C&I Credit and Lending Skills

Delivery:	Level:	Associate Member:	All Other Member Types:	Non-member:	CPE Credit:
Assessment	Foundational	\$0	\$200	\$400	No

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. 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.

Operational Risk Management Fundamentals Certificate

Delivery:	Level:	Member:	Non-member:	CPE Credit:
Certificate	Foundational	\$170	\$325	No

Prepare for the next steps in your/your employees ORM career with the **Operational Risk Management (ORM) Fundamentals Certificate**, created to validate an institution's entry-level ORM training program and/or identify any gaps in training. It is intended to be taken by individuals new to the operational risk discipline who have recently completed training.



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About Risk Management Association (RMA)

Founded in 1914, the Risk Management Association is a not-for-profit, member-driven professional association whose sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA promotes an enterprise approach to risk management that focuses on credit risk, market risk, and operational risk. Headquartered in Philadelphia, Pennsylvania, RMA has 1,600 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the Association by 51,000 individuals located throughout North America, Europe, Australia, and Asia/Pacific.

