



PBA Professional Development

Analyzing Financial Statements Seminar

March 13, 2012

8:15 a.m. – 3:30 p.m.

Pennsylvania Bankers Association

3897 North Front Street

Harrisburg, PA 17110

*The PBA has been accepted as a program sponsor by
the Pennsylvania State Board of Accountancy.*

*This program qualifies for a total of six (6) hours
of continuing education credit.*

Who Should Attend

Credit Analysts, Commercial and Small Business Lenders, Branch Managers, Private Bankers, Consumer Lenders and Mortgage Lenders.

Program Overview

One of the more challenging aspects of lending is analyzing personal financial statements and tax returns. Assessing the borrower's ability to convert assets to cash to pay short-term debt or honor a guaranty often requires significant adjustments to the borrower's reported net worth. Adjusted gross income on Form 1040 bears no relationship at all to cash available to pay personal living expenses and debt service. To determine cash available, the lender must construct a personal cash flow using information contained in the personal financial statement and schedules of the tax return. Lenders recognize that the business and personal financial affairs of small business borrowers are closely intertwined necessitating the integration of business and personal cash flow to determine global cash flow.

After completing this course, participants will be able to:

- Answer threshold questions before beginning the review of the personal financial statement and tax return;
- Determine the liquidity, solvency and marketability of a borrower's personal net worth;
- Evaluate the reliability and continuity of a borrower's income;
- Verify asset values and income presented on a borrower's personal financial statement;
- Analyze a personal tax return and supporting schedules including partnership, S Corporation, and LLC K-1s;
- Adjust net worth;
- Construct a personal cash flow;
- Integrate business and personal cash flow to construct global cash flow; and
- Apply the concepts in a series of case studies plus opportunities to ask questions.

About the Speaker

John Barrickman, President of New Horizons Financial Group, Fernandina Beach, Florida 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, Mr. Barrickman has been a bank consultant focusing on risk management, credit analysis, strategic planning, and all aspects of commercial lending. He has also been active in banker education serving on the faculty of a number of regional lending schools and graduate schools of banking.

Registration Information

Members - \$295

Non-Members - \$442.50

The registration fee includes all seminar sessions, materials, luncheon and breaks. Please mail the enclosed registration form and payment to:

Pennsylvania Bankers Association

Attn: Registrar

3897 North Front Street

Harrisburg, PA 17110

Tel. (717) 255-6900

** You are encouraged to register through the Web site www.pabanker.com.*

*The PBA accepts Visa and Master Card. All credit card payments must be processed through online registration. Please visit <http://www.pabanker.com/eventsInfo/calendar.htm>; find the seminar title and click on register now.

Hotel Information

The Days Inn Harrisburg North, 3919 North Front Street, is holding a block of rooms for seminar attendees. Please call the hotel directly to reserve your room at (717) 233-3100.



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Harrisburg, PA 17110

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2012 Schedule

March

Analyzing Financial Statements Seminar

March 13 • PBA Office • Harrisburg

Human Resources Seminar

March 15 • PBA Office • Harrisburg

Asset Liability Management Seminar

March 20 • PBA Office • Harrisburg

Executive Leadership Session III

March 22 – 23 • PBA Office • Harrisburg

Marketing Seminar

March 30 • Hershey Country Club • Hershey

April

PBA Spring Summits

Group 5 - April 9 • Sheraton Harrisburg/Hershey

Group 4 - April 10 • Williamsport Country Club

Group 2 - April 11 • Rivercrest Golf Club & Preserve, Oaks

Group 6 - April 16 • The Calvin House, Duncansville

Group 3 - April 17 • The Westmoreland Club, Wilkes Barre

Group 8 - April 18 • Marriott Pittsburgh N, Cranberry Woods

Advanced Commercial Lending School

April 19 – 20 • PBA Office • Harrisburg

May

Credit Risk Management EXL

May 3 - 4 • PBA Office • Harrisburg

2012 Annual Convention

May 16 – 19 • Fairmont Scottsdale Princess • Scottsdale Arizona

June

School of Banking

June 3 - 8 • Penn Stater • State College

Bankers Day at the Capitol

June 11 • State Capitol • Harrisburg

July

School of Commercial Lending

July 8 - 13 • Penn Stater • State College

Advanced School of Banking

July 15 - 20 • Penn Stater • State College

October

Essentials of Commercial Lending

October 3 - 4 • PBA Office • Harrisburg

Professionals Dedicated to Your Success

Please check the PBA Web site for event & program schedule updates.

www.pabanker.com



REGISTRATION & INVOICE

Analyzing Financial Statements Seminar

March 13, 2012

Pennsylvania Bankers Association • 3897 North Front Street • Harrisburg • Tel. (717) 255-6900

Enclosed is a credit card or check made payable to the Pennsylvania Bankers Association for \$_____ for _____ registration(s) at \$295 per person for members. The non-member fee is \$442.50 per person.

Name _____ Nickname _____

Title _____ Male Female

Bank _____

Address _____

City, State, Zip _____

Tel _____ Fax _____

E-Mail _____ Emergency Tel _____

Bank Deposit Size (round figures): _____

Method of Payment:

*PBA accepts check, Visa and Master Card. All credit card payments must be processed through online registration. Please visit <http://www.pabanker.com/eventsInfo/calendar.htm>; find the seminar title and click on register now

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For database purposes, we request only one (1) registrant per form. Please make additional copies of the registration form as needed. Keep a copy for your records. PBA does not send confirmations. If you have questions, call (717) 255-6900.

NOTE: Registrations are accepted at the member fee for PBA regular, associate and affiliate members and staff of regulatory agencies. All registrations are subject to a 20 percent cancellation fee. A 50 percent retention of the registration fee applies to cancellation requests five (5) to ten (10) business days prior to the seminar date; however, NO refunds will be issued for cancellations made within 5 business days of the seminar date or for "no-shows." All requests for refunds must be made in writing to PBA. All registrations received by any means of communication are subject to this cancellation clause. The PBA does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

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