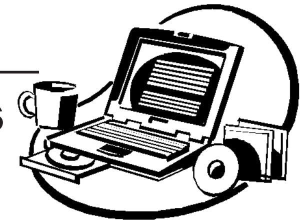
IOWA BANKERS ASSOCIATION *An IBA Seminar*

Lending Essentials: Financial Analysis Tools



A Two-part Webinar Series for All Your Lenders

Part 1 - March 25, 2010, 1:30-3:30 p.m.

Understanding & Using Personal & Business Tax Returns

Tax returns can provide a significant source of information once you understand the format, content and purpose of the many forms and schedules. This fast-paced session will help both consumer and commercial lenders better understand and use tax returns to improve the quality of loan decisions. This program will improve your ability to more fully understand the financial strength of an individual or company. The information presented will also help you improve customer service, protect the bank and enhance career development. Highlights include:

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

Part 2 - March 30, 2010, 1:30-3:30 p.m.

Cash Flow Analysis

Cash flow repays debt! Without an adequate understanding of "true" cash flows, it is impossible to make sound, disciplined loan decisions. This dynamic webinar has been developed to help lenders better understand cash flow analysis at a more useful and meaningful level. Issues to be presented and discussed include:

- The "true" nature of cash flow in a business: cash flow is NOT net income plus depreciation!
- "E-B-I-T-D-A" is not cash flow, and using this erroneous tool can lead to problems
- How to quickly and easily prepare and use cash flow statements
- The importance of the difference between: operating cash flows, cash flows caused by management discretion and financing flows.

All sessions include ample time for questions and answers

Presenter

Bob Ullom, brings 30 year's commercial lending and bank management experience to his lively sessions. As founding President/CEO of two start-up banks, he led both to sound, profitable status. Bob currently provides training and education in over 35 states.

Audience

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

CE Applied: 2.5 hours CLBB/CPB with the Institute of Certified Bankers

What is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the Webinar Archive for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

What is a Webinar Archive?

A Webinar Archive is a live webinar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed any time 24/7. You can watch a portion of the program, come back and pick up where you left off! You may also review the program at will if you need a refresher. Anyone at your branch may access the program from a computer using the login and password. When you purchase a webinar archive, you have unlimited access to the program for six months from the date of purchase.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Lending Essentials: Financial Analysis Tools

CE Applied: 2.5 hours CLBB/CPB per session **Code:** *SW2-1032*

Check all appropriate boxes	*Tax Returns - March 25*		
Webinar/materials (live hookup)	❒ $225	Nonmember	❒ $275
Archive/materials*	❒ $245	Nonmember	❒ $295

Check all appropriate boxes	*Cash Flow Analysis - March 30*		
Webinar/materials (live hookup)	❒ $225	Nonmember	❒ $275
Archive/materials*	❒ $245	Nonmember	❒ $295

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Four Ways to Register:

Online: Visit iowabankers.com (Calendar of Events)
Fax: Complete credit card info and fax to 512-381-1571
Phone: Call 888-262-7701 with credit card information
Mail: Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for help.

Method of Payment (check one): Check made payable to Bankers Ed
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Seminar Content Questions: Contact IBA education department at (800) 532-1423.