

**Business Financial Statement Analysis &
Business Cash Flow Analysis**

Dept. 18

Registration Fees

IBA Members / Associate Members

- ☐ \$525 for Both Days (same person)
- ☐ \$275 each attendee, single day registration

Cancellation Policy

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences which occur one day prior or on the day of the program. Substitutions are welcome at any time.

Payment Information

Attendee Name_____

Email_____

Attendee Name_____

Email_____

Bank Name_____

Address_____

City, State, Zip_____

Phone_____

(Circle one) Please Send Invoice VISA MasterCard AMEX

Total Amount Enclosed \$_____

Cardholder Name_____

Credit Card Number_____

Expiration Date_____ CVV Code _____

Daily Agenda

- 8:30 a.m. Registration & Log In
- 9:00 a.m. Program Begins
- Noon Lunch
- 1:00 p.m. Program Resumes
- 4:00 p.m. Program Adjourns

**BUSINESS FINANCIAL STATEMENT
ANALYSIS & TAX RETURN
ANALYSIS**

February 19, 2026



Virtual Training

**BUSINESS
CASH FLOW
ANALYSIS**

February 20, 2026



Business Financial Statement Analysis & Business Cash Flow Analysis

Want to learn how to analyze business financial statements and tax returns in a compact, intense, case-based two-day session? Want to move beyond ratio analysis and into the operating, investing and financing cash flows of a business and how they affect loan repayment? This workshop is your answer, whether you are new to lending and financial analysis, or even if you have been away from financial analysis for a while and need a refresher. Bring your calculator and pencil!

The Business Financial Statements Analysis and Business Cash Flow Analysis is a two-workshop training that may also be completed as stand-alone sessions.

Meet Your Facilitator

Richard Hamm has been training bankers for over 30+ years, specializing in all phases of commercial lending and credit, including portfolio & risk management, commercial real estate & appraisals, plus selling & negotiating skills. His training work includes our top industry associations (the ABA & RMA), regional banking schools (Barret School of Banking - Memphis, Graduate School of Banking - Wisconsin, Southwestern Graduate School of Banking - Dallas, & Graduate School of Banking at Colorado), numerous statewide banking & community banking associations, plus individual banks.

On the consulting side, he has been involved in director training, loan policy formation, bank formation (start-ups & acquisitions) and related strategic planning. The RMA Journal has published over 20 of Richard's articles on various lending topics, and he has served for many years on its Editorial Advisory Board.

Who Should Attend?

Credit analysts, portfolio managers, assistant relationship managers, community bankers, small business lenders, commercial lenders, consumer lenders, branch managers that lend to business owners, private bankers, special assets officers, loan review specialists and others involved in business and commercial lending.

Special Accomodation

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accom-modate any special needs bankers may have while attend-ing our programs. If you need any special accommodations or have dietary restrictions, please let us know.

Workshop Agendas

February 19, 2026 Business Financial Statements & Tax Returns Analysis

Introduction to Financial Statements

- Identify the basic structure and purposes of financial statements and the three methods of accounting

How Business Financial Statements and Tax Returns are Constructed (Accounting Refresher)

- Compare and contrast cash and accrual accounting methods
- Construct from a case study a conventional balance sheet, income statement and statement of cash flows on both the cash and accrual basis
- Construct the related business tax return balance sheet, income statement, Schedule M-1 on the cash basis
- Tax return balance sheet, income statement, Schedule M-1 and Schedule M-2 on the cash basis
- Describe the key differences in all three presentations of the financial performance of the example business (cash vs. accrual vs. cash/income tax basis)
- Identify the role and function of the Schedule K-1 that passes through income/expense and actual cash flow from the business to its owners

More on Accrual Accounting Used by Larger Businesses

- Identify key standards, limitations and alternatives or generally accepted accounting principles (GAAP)
- Appendix (for reference) with examples of cover letters and accountant procedures for various levels of accountant-prepared financial statements (including compilations, reviews and audits)

Ratio Analysis

- Describe key issues in classifying and spreading the data
- Identify key components of a balance sheet and calculate liquidity and leverage ratios for a business
- Identify key components of an income statement and calculate profitability and traditional cash flow measures for a business
- Calculate efficiency and debt coverage ratios for the case study business
- Discuss all of the various ratios, in terms of trends and indicators of risk, as well as summarizing your findings into your written credit analysis
- Appendix (for reference) on the use of industry and comparative data within financial analysis

February 20, 2026 Business Cash Flow Analysis

Why You Need More Than Traditional Ratios and “Cash Flow” as Net Income + Depreciation + Interest Expense

- Describe origin from the Statement of Financial Accounting Standards (SFAS) 95 of the resulting Statement of Cash Flows (SCF), plus development of the Uniform Credit Analysis (UCA) model by bankers
- Explain how commercial real estate (CRE) cash flow is different due to typical usage of single-asset holding entities with limited balance sheet cash flow implications (except for capitalized expenditures and owner distributions)
- Identify the cash flow impact of changes in sales growth along with working capital efficiency (accounts receivable and inventory turnover) using our business case study from Day 1
- Describe the sources and uses of cash for both SCF and UCA, plus the three main categories of cash flow, and the indirect and direct methods for compiling a SCF

Building, Understanding and Using Cash Flow Media

- Construct an accountant-based, indirect format SCF from our Day 1 business case study and compare to the direct format SCF operating section (as a bridge to the UCA model)
- Identify the overall cash flow components of operating and investing cash flow, and how they directly affect the financing steps taken by a business
- Compare the formats of SCF and UCA, including key subtotals between a SCF and UCA (from case study)
- Identify the three basic cash flow questions for which the UCA model provides answers
- Identify four basic cash flow relationships shown by cash flow models, including how to use this information to improve loan structures and get more opportunities
- Compare the various SCF and UCA analytical conclusions with earlier conclusions from traditional ratio analysis on Day 1



Register today at indiana.bank

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