

ABA Commercial Lending School
April 19 – April 24, 2026
Emory Conference Center | Atlanta, GA

Financial Statement Analysis Workshop
With Richard Hamm

This workshop teaches lenders the fundamental steps to review borrower financial statements and tax returns—foundational career knowledge for mastering cash flow, accounting entries, and ratio analysis essential to sound credit decisions.

Saturday, April 18, 2026		
7:00 AM - 8:00 AM	Breakfast <i>Dining Room</i>	<u>Summary of course content:</u> <ul style="list-style-type: none">- Introduction to Financial Statements- Primary Accounting Methods- Compare and Contrast Cash and Accrual Accounting Methods- Construct Financial Statements Using Both Methods- Business Tax Returns Construction- Tax Return Balance Sheet, Income Statement and Schedule M-1 on the Cash Basis- Mapping a Business Tax Return to a Conventional Financial Statement- Accrual Accounting by Larger Businesses- Accountant-Prepared Financial Statements- Ratio Analysis Concepts- Comprehensive Case Study with Computing Ratios and Analyzing Trends
8:00 AM – 8:30 AM	Registration <i>Oak Amphitheatre Foyer</i>	
8:30 AM - 10:30 AM	FSA Workshop <i>Oak Amphitheatre</i>	
10:30 AM - 10:45 AM	Break <i>Oak Break Area</i>	
10:45 AM - 12:15 PM	FSA Workshop <i>Oak Amphitheatre</i>	
12:15 PM - 1:15 PM	Lunch <i>Dining Room</i>	
1:15 PM - 2:45 PM	FSA Workshop <i>Oak Amphitheatre</i>	
2:45 PM - 3:00 PM	Break <i>Oak Break Area</i>	
3:00 PM - 5:00 PM	FSA Workshop <i>Oak Amphitheatre</i>	
Sunday, April 19, 2026		
7:00 AM - 8:00 AM	Breakfast <i>Dining Room</i>	<u>Summary of course content:</u> <ul style="list-style-type: none">- Review Ratio Analysis Case Study- Why You Need More Than Traditional Ratios and “Cash Flow”- Sources and Uses of Cash for All Cash Flow Models- Three Main Categories of Cash Flows- Indirect and Direct Methods for a Statement of Cash Flows (SCF)- Construct an SCF on the Indirect Method from the Ratio Analysis Case Study- Compare an SCF format and the Uniform Credit Analysis (UCA) Model format- Identify Three Basic Cash Flow Questions Answered with the UCA Model- Four Analytical Uses of Cash Flow Models
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10:45 AM - 12:00 PM	FSA Workshop <i>Oak Amphitheatre</i>	
12 PM Workshop Concludes		
12:00 PM - 2:00 PM	Registration for ABA Foundational & Advanced Commercial Lending Schools <i>Lullwater Foyer</i>	