RMA User Guide

Introduction

RMA University Online (RMAU) offers a full array of RMA's online products that will meet your needs in training, industry intelligence, and studies ranging across RMA's risk disciplines: Credit, Operational, Market and Enterprise. These products are subscription-based and/or offered as members only resources. RMA University Online brings you our full eMentor package of information, now located in the Credit Risk area of the site. There are newly added risk areas: Enterprise, Operational, and Market.

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I. Logging On

Please use the following link to log on to RMAU:

Link: www.rmau.org

Security Features: Your username will always be your work e-mail address (please do not use personal e-mail addresses). Your password will be custom made by you. Your password must be at least 10 digits long (letter and number). Due to new security features, the site will prompt you to change your password every six months. Should you forget your password, please click on "Forgot your password?" under the log-in block.

Note: Any where you are, if you're at home, on travel, or at work you can access RMAU as long as you have internet connection.

After signing-in to the site, there will be 5 main tabs: Credit Risk, Enterprise Risk, Market Risk, Operational Risk, and Quick Links.

Profile: The "My Account" under your name allows you to edit your profile, reset your password, and update your security questions.
II. Credit Risk/eMentor Tab

Hover your cursor over the credit risk tab to display the drop-down box of products within this section. The products in the top gray tab are part of our eMentor package. Below the eMentor box, you will find our testing resource center and RMA University online courses (separate license and subscriptions from eMentor):

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**eMentor Package (Credit Risk Tab)**

The eMentor package focuses on Industry Research and Online Training for bankers and individuals working within the financial industry. The eMentor package offers industry reports, regional economic data, commercial lending and commercial real estate lending training, enterprise risk workbooks/conferences, and many other research/training tools.

The eMentor package is purchased on an institutional level. When an institution purchases the package, your bank/institution has a designated administrator who can add users into your account and assign users courses. In fact, there is no limit to the amount of users an institution can have!

**Industry Resource Center**

The first area of the eMentor package is our industry resources center. The industry resource section includes National Industry Data and Regional Economic Data.

**Note:** We use the NAICS code, the NORTH AMERICAN INDUSTRY CLASSIFICATION SYSTEM, for all of our industry resource content.
1. National Industry Data

Click on "National Industry Data" under the credit risk tab and you will be brought to a new page. Here, you can begin a search for all of RMA's industry resource content.

On the National Industry Data homepage we can perform 3 different types of searches. You can select an industry by using the drop down box. Within this field you can either sort the drop down by "NAICS code" or sort by "title." You can also search for industry by the sector. By the first two digits of the industry code, we define the industry sectors. Essentially, you can zoom into one of the particular sectors if you want to see all the industry resources that fall under that sector. The last way to search is by keyword or code.

After performing a search for an industry, you will either be brought directly to the industry homepage or a search page with multiple industries (depending on how you perform your search). If you do a search by sector or keyword, you will be brought to a page with multiple industry titles and their respective NAICS code. To get to the actual industry content, you will need to click on the NAICS code to the left.

There are 5 major industries of content that can be available for an industry: Call Preparation briefs, Statement Studies, Credit Considerations, Industry Reports, and Sector Reports.

**Note:** Please keep in mind that we do not have Call Briefs, Industry Reports, Credit Considerations and Sector reports for every industry within RMAU. However, all industries do have our statement studies available. Where you see a green check, we have that piece of content available.
After selecting your industry, you will come to that particular industry homepage which will look like below:

You will land on the **Industry Description**. Here you will see the definition of this industry directly from the NAICS code website.

Click on **Call Preparations Briefs** via the left hand navigation. You can then open this document into another window by clicking on the NAICS code above the report.

**Note:** These call briefs are brought to us in conjunction with IBIS world. RMA and IBIS world work together to produce the Call Briefs and Industry Reports that we'll show a little bit later. IBIS World is a leading provider of strategic business information, offering a wealth of uniquely comprehensive and powerful information on a number of economies around the globe. These call preparation briefs, along with the industry reports, are updated on a rolling basis. Around 3-4 times a year you will find that these reports have been updated within in RMAU.
The Call Preparation Briefs include:

- **Products and services** within the industry. This explains what the major products and services are in this industry and who are the major players. This portion answers, what are the major players market share currently at?

- **Industry Benchmarks** is a small clip of RMA’s annual statement studies. It gives you averages of this industries balance sheet data along with income statement data from this industry.

- **Cost Structure** shows a chart that represent the latest cost structure of the industry. It shows the proportion of revenue each cost item absorbs, with the remainder representing profit.

- **Industry Performance.** This explains what is going on right now in this industry. What kind of economic factors and what kind of things are influencing this industry right now as a quick snapshot.

- **Call preparation questions.** When you are meeting with an individual in this industry, this portion of the report gives you a list of questions you should ask to start a good discussion with them. It's broken down into external impacts (What are some things that are going on in the economy right now that can effect this industry) and internal management issues.

When you come back to the industry page, you'll see an arrow next to the call preparations brief on the left hand navigation. By clicking the green arrow, a submenu will pop-up. This is an "about section" for the call briefs.
Click on **Annual Statement Studies** via the left hand navigation. This will give us an idea of the financial condition of a company within this industry. We use the annual statement studies as our benchmark and the annual statement studies that you find in RMAU are our eStatement Studies, the electronic version of our statement studies that RMA produces every year. Here we have multiple years of data. If you look towards the top, you will find a drop down for the years.

Here you see everything going back to 2003-2004 all the way to the current year data. November 1st of each year new annual statement studies comes out. Regional data is also available via the drop down next to year. You can look at the statement studies at a national look (which it is defaulted too) but you can also compare your client to only the Northeast, Central, North Central, Northeast, South Central, Southeast, and West data.

You will find the data from both statement studies books. The statement studies is broken down into two different publications: **The Financial Ratio Benchmarks** and the **Industry's Default Probabilities Measures**. Both work together to provide the benchmark information that you need.
You can print the statement study data if you like. When you click print it will open into a PDF and look exactly like the data in our printed books.

You can also export this data into excel. You'll be able to use your clients numbers and run your calculations in excel. Click on export and select "Yes" when the prompt ask for a client comparison worksheet. By doing this, you will see column "J" titled Client comparison. You will also see the first tab listed as assets in which you have the ability to input your clients information and compare that to the given information. By inputting your clients numbers into the asset tab, it will automatically produce your ratio and numbers in column J.

By clicking the green arrow next to the annual statement studies, you will find the about section and definitions to all the ratios, calculations, and information found within the statement studies. It explains how the annual statement studies work, how things are calculated and is a good reference guide to using this function in RMAU.

Click on credit considerations via the left hand navigation. Make sure to then click on the NAICS code link on the page. For awhile these were known as industry imperatives and these were binders that RMA would put together showing different types of industry reports. These were written by bankers for bankers. Bankers essentially give advice and history of lending within this specific industry. Whether you’re preparing to call on a customer/prospect or analyzing a request, Credit Considerations provides you with the fundamental elements needed to underwrite a credit, review the relationship, or perform additional research all from a bankers point of view. Areas covered include typical borrowing needs, analytical insights, and any unique aspects of the industry from a credit and lending risk perspective. Some of these credit considerations may seem outdated but they are fundamentals in a industry that will not change.
Click on **Industry Report** via the left hand navigation. You can then open this document into another window by clicking on the NAICS code above the report.

Like the Call Preparation Briefs, this is a document between RMA and IBIS World tailored for our customers at RMA. This industry report expands on the content that you find within the Call Preparation briefs. These reports generally come into about 12-15 pages with very in-depth detail on both a historical and forecasting side.

The **Industry Report** includes:

- **Industry Risk** which is a quantitative measure as we estimate the risk for the sector as well as the US economy and compare it to this industry.

- **Threat and Opportunities** involved in this industry.

- **Current Performance** and generally in this area you will find charts and graphs that relate to historical performance within this industry. For example, you will see that the industry structure goes into charts showing revenue, revenue growth, gross product and gross product growth rate since 2000 from a historical perspective.

- **Key Success Factors** holds information that have historically helped throughout the years to gain success.

- **Outlook** takes about a 5-7 year forecast of projected revenue and revenue growth rate as well as gross product and gross product growth rate put into a table and chart format. Below that it is a narrative explaining the information found within those charts.

When you come back to the industry page, you’ll see an arrow next to the industry report on the left hand navigation. By clicking the green arrow, a submenu will pop-up. This is an "about section" for the industry reports.
Click on the **Sector Report** via the left hand navigation. Make sure to then click on the NAICS code link(s) on the page to get to the content. The Sector Report provides a snapshot of current performance, near-term outlook, and relative performance of the entire sector that this industry falls under. These reports are updated on a quarterly basis within RMAU. The reports go into news, industry outlook, supply and demand on both a historical and forecasting perspective.

Click on **Macroeconomic variables** via the left hand navigation menu. It is always helpful to have information on multiple levels when you are researching. You can analyze, size, compare, and rank the industry you are analyzing against all industries. In addition, you can gain an understanding of how various macroeconomic variables will affect your industry and which industries are expected to have the strongest or slowest growth. Simply **click** on the category of your interest to open the PDF document.

Instead of using the left hand navigation, you can pull also of these reports into one PDF. Click on **Generate PDF**, and select the reports under "Include?" which you would like to be combined into one report. By using the black arrow buttons, you can change the layout of the report. You can have Statement Studies on top, or in the middle. It's up to you as to how you would like to view your report. After you have selected your layout, you can click "Generate PDF" and you will see that the reports for all of the pieces of content you wanted are now in one report.

Additionally, you can save the Industry you are currently researching by clicking the **Add to Quick Links** button. After clicking the Quick Links button, a message will appear letting you know that you can now view this specific industry within the quick links tab. Instead of searching for this industry at a later time, simply go to your **Quick Links** tab to find a quick hyperlink to where you left off.
2. Regional Economic Data

Click on **Regional Economic Data** under the Credit Risk tab. The regional economic data includes in-depth real estate data and U.S. regional data providing economic forecasts for nine census divisions, 50 states and the District of Columbia, all 361 metropolitan statistical areas (MSAs), 29 metro divisions, and 3,110 counties of the United States and provinces in Canada. This data is brought to us in conjunction with IHS Global Insight. When you click on the link, you can search in three different ways: by US Region or Canada; by Division; or by State. Additionally, you can also do a "Keyword search." You will find that these reports are available in a PDF summary and Excel Data format.

**Training Resource Center**

The second area of our eMentor package is the **Training Resource Center**. The Training Resource Center, also known as RMAU’s best practices, is a digest of our commercial lending and commercial real estate training. The Training resource section includes RMA’s Commercial Lending Training (available in US English and Canadian English/French), Commercial Real Estate Training, worksheets, and eCases. Hover over the CREDIT RISK/eMentor tab to select any of these products.

1. **Commercial Lending and Commercial Real Estate**

Click on the **Commercial Lending** or **Commercial Real Estate**. Here you will see a life cycle of a commercial loan/commercial real estate loan presented. Each of these areas can be accessed by clicking on the green arrows via the left-hand navigation.

**Note:** You must click on the green arrows in order for the subtopics to appear. Clicking on the title alone will not bring you to the drop down menu of topics.
There are topics and subtopics available for each module of the Commercial Lending and Commercial Real Estate section. You will be able to click through and read each area.

At the end of each module you will find a section called **Module Review Question**. This is a self-test to make sure that you understood all of the topics presented in each module. This isn't an actual test, more of an assessment for yourself. When you click on an answer, the correct answer will show immediately letting you know if you answered it correctly or not.

You will also find a **reference section** at the end of each module. There are links available in this section if you would like to read and learn more about the specific topics presented within the module.

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### Worksheets

Worksheets are interactive forms which contain handy templates. Some are word documents and some are excel spreadsheets. Some are used as information record sheets; others do formula calculations.

**Click on** [ Worksheets ](https://www.rma.org) **under the training resource center.** The worksheets are interactive forms which contain handy templates. Some are word documents and some are excel spreadsheets. Some are used as information record sheets; others do formula calculations.

**Click on the title** of the worksheet you would like to download. The Worksheets can be saved to your PC hard drive or bank network drive.
3. eCases

Click on eCases under the training resource center. eCases offers case studies and a series of questions relating to these cases. The idea behind eCases is that each case provides a learning objective from one of the seven dimensions of RMA-CRC’s (our Credit Risk Certified exam).

You will be presented with an overview of the company, then will be asked on a worksheet, “What are the key risks based on the information that you are reading.” Then you will make your recommendation. There are 2 ways you can decide that, “I am going to decline the deal based on the information that I was given, I am not going to proceed.” If you are not going to proceed what are the main reasons that you won’t proceed? You can score 5 out of 5 possible points if you decline the deal. However, what if you want to approve the deal and the structure of the loan? You will be asked to select from borrowing purposes, sources of repayment, terms and conditions, collateral and covenants. And in all of these cases you will have worksheets to make your selections. Then you will be presented with a summary and it will be scored based on the expert opinion.

Important: The user must be assigned the eCase by their institutions administrator. After the user has been assigned the eCase(s), they will be able to take it as often as they'd like.

Library

The third area of our eMentor package is the Library. The Library is an extension of RMAU’s best practices. The library includes the RMA Journal and Credit Lending Dictionary.
1. RMA Journal

Click on RMA Journal under the Library section. The RMA Journal is the award-winning magazine published by The Risk Management Association. Published 10 times a year, The RMA Journal offers practical advice on managing risk across the enterprise. It focuses on the basics of lending and risk management while also offering insights in how to deal with the challenges of today’s global environment. Credit, market and operational risk, as well as regulatory, accounting and securities lending issues are also featured.

The RMA Journal is available electronically through RMAU to all eMentor Package subscribers. The journal has articles from 1998 to present. All new and upcoming articles are loaded onto RMAU and put in their respective category. By using the left hand navigation, you can search for articles by Topic/Category. After choosing your topic/category, you can then sort either by Title or Date. As you click on the title of the article, it will appear as a PDF. You can read, save, or print the files.
2. Credit Lending Dictionary

Click on the [Credit Lending Dictionary](#) under the Library section. The Credit Lending Dictionary is a glossary of banking and financial terms. This section is ideal if you ever need a refresher on some of the terms presented within our eMentor package and reading material. The Dictionary is available to our US subscribers (English) and Canadian Subscribers (English and French).

You can [click on a letter](#) and it will bring up all of the terms that fall under that letter. You will see that some are cross linked that will refer to other items.

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**eMentor Exams**

The fourth area of our eMentor package is the [eMentor Exams](#). All products found under the eMentor Exams section come with the purchase of the eMentor Package. The exams include the CRC Practice Exam and Fundamentals Exam.

**Important**: The user will not have access to these exams until they are assigned by their institution's administrator. The institutional administrator at the bank MUST assign either exam to the user for them to gain access. Institutions with an eMentor subscription can assign the CRC Practice Exam and Fundamentals exam to as many users as they'd like at their institution.
1. Fundamentals Exam

Click on **Fundamentals Exam** under the eMentor Exams section. The fundamentals exam corresponds to the content found in the Commercial Lending and Commercial Real Estate sections of the Training Resource Center (Best Practices). The fundamentals Commercial Lending exam is available for the U.S. and Canada, in both English and French. At the moment, we do not have a commercial real estate section for Canada.

### Commercial Lending [US English]

<table>
<thead>
<tr>
<th>Module</th>
<th># of Questions</th>
<th>Status</th>
<th>Score</th>
<th>Date Taken</th>
<th>Start</th>
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</thead>
<tbody>
<tr>
<td>Getting to Know the Customer</td>
<td>10</td>
<td>Try 3 of 3</td>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td>Try 2 of 3</td>
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<td>07/11/2012</td>
<td></td>
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<td></td>
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<td>07/11/2012</td>
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<tr>
<td>Analyzing Non-Financial Risks</td>
<td>31</td>
<td>Try 3 of 3</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Try 2 of 3</td>
<td>Failed (1/31)</td>
<td>06/20/2013</td>
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<td></td>
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<td>04/31/2013</td>
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<tr>
<td>Understanding the Numbers</td>
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<td>Try 2 of 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Try 1 of 3</td>
<td>Failed (0/43)</td>
<td>03/26/2013</td>
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<td>Understanding the Numbers Part 2</td>
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<td>Try 2 of 3</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Try 1 of 3</td>
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<td>05/08/2013</td>
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<tr>
<td>Structuring the Deal</td>
<td>20</td>
<td>Try 3 of 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pricing the Deal</td>
<td>10</td>
<td>Try 1 of 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Presenting the Deal</td>
<td>3</td>
<td>Try 1 of 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Closing the Deal</td>
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<td>Try 1 of 3</td>
<td></td>
<td></td>
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<tr>
<td>Monitoring the Relationship</td>
<td>5</td>
<td>Try 1 of 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dealing With Problem Loans</td>
<td>9</td>
<td>Try 1 of 3</td>
<td></td>
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</tr>
</tbody>
</table>

The fundamentals exam is only available to institutions with an eMentor subscription. The institutional administrator at your organization will be able to assign this course to any user within their institutions account. They will be able to track the progress and see the scores just as the user would. This is so that they can see what type of training or courses are needed for the user.

Once you have read through the Commercial Lending and/or Commercial Real Estate section, the user should then begin the exam. Each module needs to be done in one seating so please make sure that you set enough time to complete the module you start. Please allow yourself 2-3 minutes per question, however it is not a timed exam so feel free to take as long as you need. You have the opportunity to take the exam up to 3 times. After your third attempt, you will need to contact your administrator for additional tries. You will receive your score immediately after completing the exam.
2. CRC Practice Exam

Click on the CRC Practice Exam under the eMentor exam section. The CRC Practice Exam will assist any individual working towards their RMA-Credit Risk Certification. In this practice-exam, you have an opportunity to experience questions as they will be presented on the actual exam. The practice tests have 50 questions and simulate the actual questions and their difficulty. When you go to this page you will see that you have the option to read through the Body of Knowledge and the Certification dictionary.

Scroll down and you will find 2 practice exams available for you to take. Simply Click on either CRC Practice Exam or CRC II Practice Exam. You can take these as often as you like with no additional fees.

CRC Practice Exams

How to Access the Sample Test

By clicking on the link below, you will be able to an opportunity to answer sample test questions on topics related to the RMA CRC exam. A list of your previous attempts and scores appears below. Click on the date of your test (hyperlinked) to review your results of the exam, and the responses given during that testing session.

How to Use the Sample Test

The sample questions are provided to you so that you may be exposed to the types of questions and concepts that are part of the CRC Exam. The purpose is to help you understand how you may be tested on your knowledge and experience. The questions are not intended to represent a complete inventory of all types of questions, nor to test all areas of application and evaluation. Results on this sample test do not predict results on the actual exam. The actual exam is 120 scored questions, along with several unscored pilot questions.

How to Refresh Your Credit Risk Knowledge

RMA recommends review of the downloadable Body of Knowledge (Canadian Body of Knowledge) and Certification Dictionary. These documents contain the minimum material a sufficiently skilled candidate is expected to know to successfully pass the examination. The Body of Knowledge outlines the exam blueprint, including each of the seven dimensions. Each dimension in the Body of Knowledge highlights key topics, additional skill-enhancing resources, and detailed dimension-related content. In addition, on-the-job experience and knowledge will be necessary to add depth to the Body of Knowledge material.

How to Apply to Take the RMA-CRC Certification Test

You can view more information about the RMA-Credit Risk Certification at our website, or contact us via e-mail at rmacertification@rmahq.org.

CRC Practice Exam

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<tr>
<td>12/11/2013 4:26:57 PM</td>
<td>Failed</td>
</tr>
<tr>
<td>2/28/2014 10:25:40 AM</td>
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CRC II Practice Exam

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<td>Failed</td>
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<tr>
<td>4/2/2013 5:56:11 AM</td>
<td>Failed</td>
</tr>
<tr>
<td>2/19/2013 1:16:39 PM</td>
<td>Failed</td>
</tr>
</tbody>
</table>

You can view more information about the RMA-Credit Risk Certification at our website www.rma-ementor.org, or contact us via e-mail at rmacertification@rmahq.org.
The products underneath the dark gray "eMentor" box come as separate purchases. The first area is the Testing Resource Center. Here we have the C&I Diagnostic Assessment, CRE Diagnostic Assessment, and Assessment Center. Each product listed under the testing resource center is an add-on to RMAU with an extra fee.

1. Diagnostic Assessment

Click on Diagnostic Assessment under the Testing Resource Center. The C&I Diagnostic has 7 different topic/modules and the CRE Diagnostic has 1 module with 60 questions.

Both offer three different scores: Significant, Moderate, and Acceptable. Significant, meaning that you need significant training, Moderate which means you are knowledgeable but can still use some training, or Acceptable meaning you are familiar with that topic and do not need any training.

After completing a module, the program will than provides a level of remediation for users who score a moderate and significant score. Under the Diagnostic Assessments, as the term states, it really is diagnosing what areas you need additional help with and offers remediation, what your specific training needs are.

For more information on the Diagnostic Assessment, please visit our website at: http://www.rmahq.org/tools-publications/tools/diagnostic-assessments
2. Course Exams - Assessment Center

Click on **Course Exams** under the testing resource center section. The course exams in this section are offered to individuals who have taken an RMA classroom course.

<table>
<thead>
<tr>
<th>Exam</th>
<th># of Questions</th>
<th>Score</th>
<th>Date Taken</th>
<th>Date Assigned</th>
<th>Remediation Start</th>
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<tbody>
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<td>Advanced Real Estate Cash Flow and Valuation</td>
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<td>08/03/2014</td>
<td>12/20/2013</td>
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<td>0/6 (0%)</td>
<td>10/26/2012</td>
<td>08/17/2012</td>
<td></td>
</tr>
<tr>
<td>CFA 2</td>
<td>20</td>
<td>0/20 (0%)</td>
<td>03/28/2014</td>
<td>03/28/2014</td>
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</tr>
<tr>
<td>CSG-ORE-ELDP</td>
<td>190</td>
<td>0/190 (0%)</td>
<td>02/10/2014</td>
<td>02/10/2014</td>
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<tr>
<td>CSG-LDP</td>
<td>99</td>
<td>0/99 (0%)</td>
<td>10/26/2012</td>
<td>08/09/2012</td>
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<tr>
<td>CSG-LDFA</td>
<td>50</td>
<td>0/50 (0%)</td>
<td>11/10/2013</td>
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<tr>
<td>CSG-LDPA</td>
<td>41</td>
<td>0/41 (0%)</td>
<td>07/09/2012</td>
<td>07/09/2012</td>
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<tr>
<td>Financial Statement Analysis</td>
<td>40</td>
<td>4/40 (10%)</td>
<td>12/20/2013</td>
<td>12/20/2013</td>
<td></td>
</tr>
<tr>
<td>Global Cash Flow - A Real Estate Portfolio Perspective</td>
<td>20</td>
<td>3/20 (15%)</td>
<td>01/01/2013</td>
<td>01/01/2013</td>
<td></td>
</tr>
<tr>
<td>Structuring Commercial Loans I</td>
<td>19</td>
<td>4/19 (21%)</td>
<td>12/20/2013</td>
<td>12/20/2013</td>
<td></td>
</tr>
<tr>
<td>Structuring Commercial Loans IV</td>
<td>18</td>
<td>18/30 (60%)</td>
<td>10/25/2012</td>
<td>10/25/2012</td>
<td></td>
</tr>
<tr>
<td>UMYMCC - Case Studies in Valuation and Transaction Structuring</td>
<td>25</td>
<td>0/25 (0%)</td>
<td>08/14/2013</td>
<td>08/14/2013</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>25/25 (100%)</td>
<td>05/22/2013</td>
<td></td>
</tr>
</tbody>
</table>

Once you have taken one of our instructor led courses, you will receive a follow up email from us offering you to take one of our post tests on that subject. Not all courses offer a post tests but there are many that do. There is no cost to take these post tests.

For more information on RMA instructor-led courses, please visit our website at www.rmahq.org.
The last section within the Credit Risk section, outside of the eMentor package, is our RMA University Online courses. All of our RMA University courses encompass organized curriculum tracks to help lending and credit professionals progress through their careers. The University also includes a variety of electives to provide a well-rounded risk education. The following web-based courses are available in RMAU:

1. The Lending Decision Process (LDP Online)
2. The Commercial Real Estate Lending Decision Process (CRE Online)
3. The Small Business - Lending Decision Process (SBLDP Online)
4. Commercial Loan Documentation (CLD Online)
5. Structuring Commercial Loans (SCL Online)
6. Ethics and Commercial Lending (ECL Online)

Through web-based, audiovisual features, these courses present the analytical and decision-making techniques needed to make sound credit and business decisions. Instead of taking on-site classroom courses, our RMA University Online courses gives an individual the opportunity to take a course from their work desk or at home.

The user will begin by taking an optional pre-test. The user will then move onto the actual course. The course will walk them through many exercises and questions that the user must answer. After the individual has completed the course in it's entirety, the user can move onto the post-test.

All courses, with the exception of the ECL course, are structured the same way.

Note: To purchase any of these courses, please make sure to contact your regional manager.
III. Enterprise Risk Management (ERM)

The upgrade to RMAU now includes an Enterprise Risk Management section. Enterprise risk management (ERM) is an organization’s enterprise risk competence—the ability to understand, control, and articulate the nature and level of risks taken in pursuit of business strategies—coupled with accountability for risks taken and activities engaged in, which contributes to increased confidence shown by stakeholders.

This section includes an overview of the ERM Framework, ERM workbooks, and ERM Audio Conferences. All of these areas of content are included in RMAU’s eMentor Package. The items listed in the top gray box indicate the "eMentor" subscription offerings.

1. ERM Workbooks

Click on one of ERM workbooks under the Enterprise Risk tab. As mentioned earlier, all of the ERM workbooks are included with a subscription to RMAU’s eMentor package. The workbooks are designed to address the growing need of implementing an enterprise risk management (ERM) program. The Series currently includes practical guides for Risk Appetite, Stress Testing & Scenario Analysis, and Governance and Policies.

1. **The Risk Appetite Workbook** is a practical guide to understanding and developing a risk appetite statement that is appropriate for your bank.

2. **Stress Testing & Scenario Analysis Workbook** provides a highly practical guide to understanding and developing a stress testing and scenario analysis program.

3. **Governance and Policies Workbook** examines the core capabilities required for a strong risk governance culture, structure, policies and procedures, and internal control environment.
Each workbook is organized into a left hand navigation. Beginning from the top, make sure click on each title to read through the workbook. We suggest reading each workbook from the top to bottom, however, you can skip around topics as you wish. The workbooks do not currently include self-assessments or additional references at this time.

2. ERM Briefings

Click on the ERM Briefings under the Enterprise Risk tab. The series of Enterprise Risk Management (ERM) Briefings is designed to help banks build a strong enterprise risk management framework that creates systematic value to the organization. Each audio conference in the series addresses a specific ERM topic.

The audio conference series will benefit a wide variety of professionals, including those with an enterprise level role in identifying, overseeing, and managing risk as well as risk data and infrastructure. Click on the title of the briefing for the PowerPoint document and click on Audio to listen to the recording.

3. ERM Framework

For a general overview of Enterprise Risk Management, click on "What is ERM?" under the Enterprise Risk tab. Like the workbooks section, you can click through the left hand navigation to read through the content.
IV. Market and Operational Risk

The Market and Operational Risk sections are currently under construction and will be available in RMAU at a later date.

V. RMAU Help and Resources

The bottom horizontal menu on any page in RMAU features 5 different resources: RMAHQ, RMAU User Guide, Contact Us, Help, and Privacy Policy.

The RMAHQ link will bring you to the Risk Management Association's homepage. Here you will be able to research more training offerings, chapter related information, and general updates from the Risk Management Association. Additionally, you can find RMA's homepage at www.rmahq.org.

The RMAU User Guide will bring you to a page that hosts this user guide to the site.

The Contact Us page will show you a list of RMA's Regional Manager. Your regional managers can assist you with the purchase of RMAU products: the eMentor package, courses, and training programs. Your regional manager can provide you with all the information you need when researching our tools and programs.

Our Help section will give you more information on RMAU’s technical specifications, technical support, and previous recordings of our RMAU webcast.

VI. RMAU Technical Support

RMAU Technical Support: Technical Help is provided when a problem arises due to the product not functioning properly. Examples are: web site is down, your access has been denied, or a link within the product is not routing to the correct location.

User Help: Bank users should first contact their institution’s eMentor Administrator to report all technical problems.

Email Help: Users can email a tech question to rmau@rmahq.org

Phone Help: Technical phone support is available To Bank Administrators and Users by dialing 215-446-4084 or 4143. The support line is available M-F 8-5pm ET.

Response times to email/phone inquiries is one hour; targeting problem resolution within 4 hours.