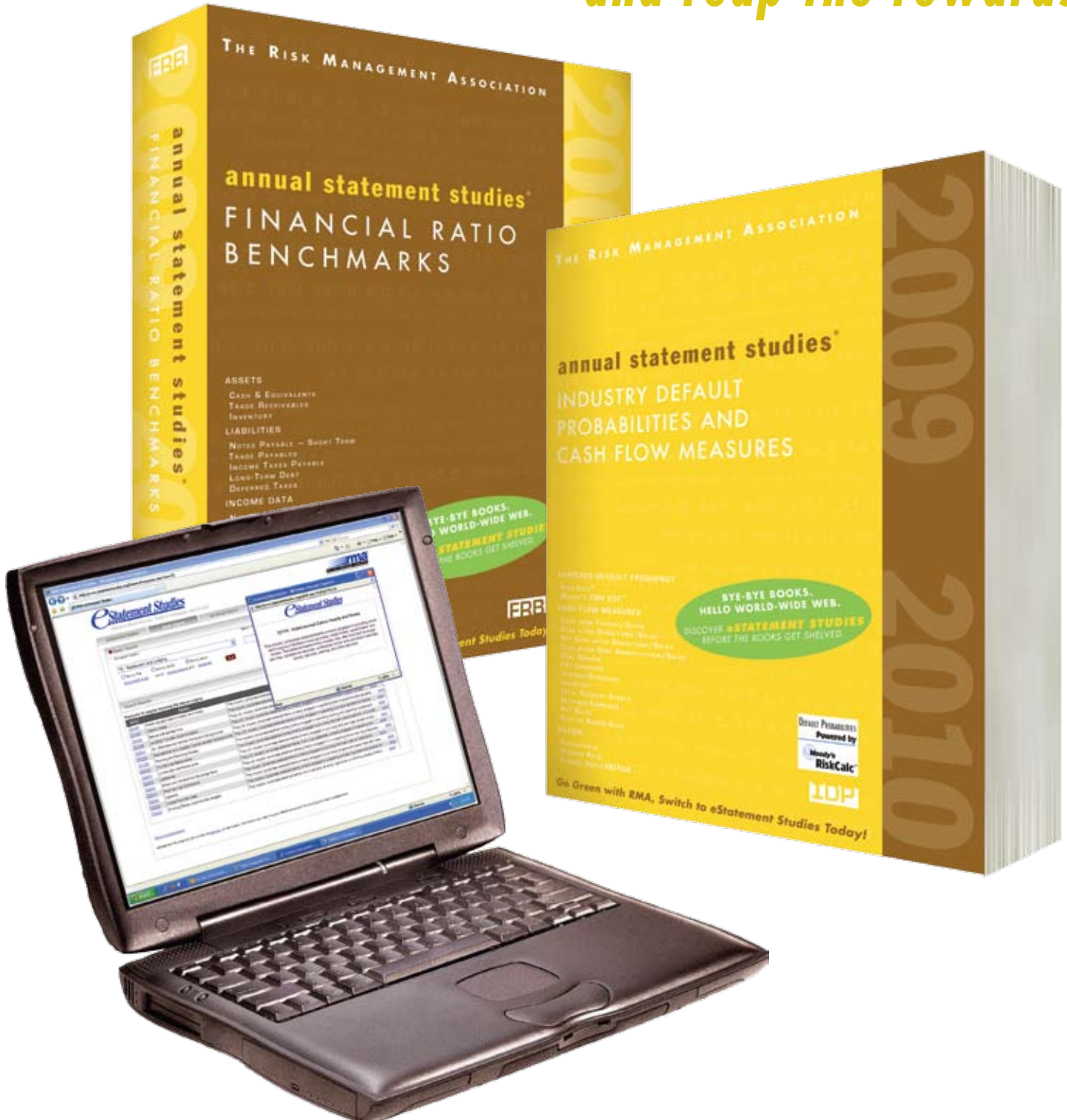
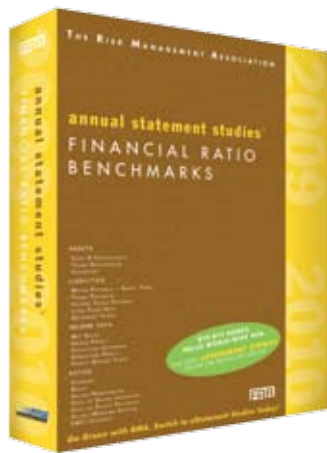


*Send us your statements
and reap the rewards!*

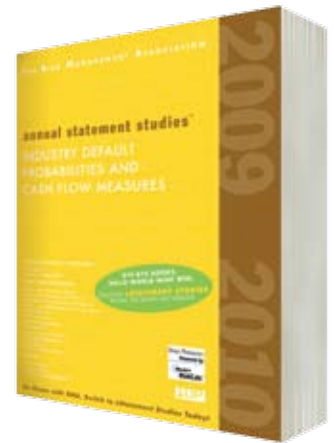




Dear RMA Member:

Welcome to RMA! As a new member, we wanted to tell you about the *Annual Statement Studies*[®], our premiere publication, which is composed entirely of financial statements submitted through the voluntary cooperation of our members. The *Annual Statement Studies* contains composite financial data on all lines of business. You should have recently received your complimentary copy as a member benefit. If not, please contact Customer Care at 1-800-677-7621. Financial statements on each industry are shown in common size form and are accompanied by widely used ratios. Last year, participants submitted over 246,000 statements!

As an RMA member, you have the advantage of being part of the RMA Statement Studies just by submitting your statements. Our *Annual Statement Studies* campaign will begin shortly by making the Submissions Handbook available online in early February. Please refer to the following page to see the Highlights of What You Need To Do, What You Can Expect, and When. The handbook can be also found online at: <http://www.estationmentstudies.org/submissioninfo.aspx>



We want to be sure to direct the Handbook to the correct Statement Studies contact person. This is usually the individual in your institution who will be overseeing the campaign and preparation of your data submissions. Often times, the contact person is an individual in credit administration who is easily able to gather the data.

Note: *If submitting by one of the popular commercial spreading packages, such as MFA, Moody's Risk Analyst, Baker Hill OnePoint, Baker Hill Statement Analyzer, Cash/Financial Tools, Inmatrix Optimist, or Harland Financial CreditQuest you can submit electronically. This is a fast and easy way to submit.*

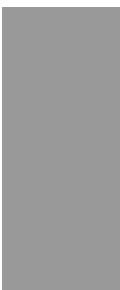
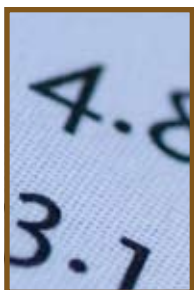
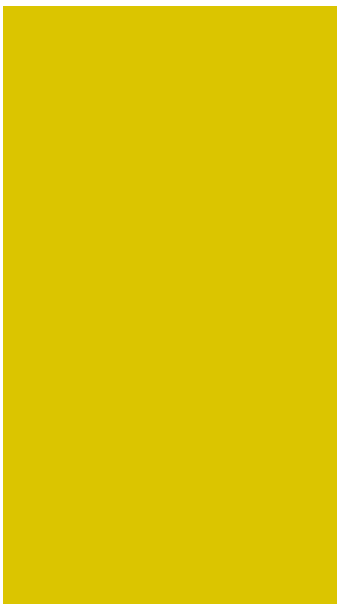
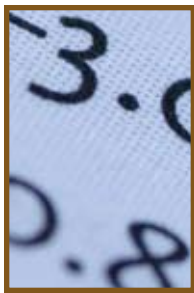
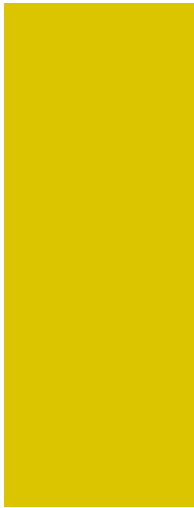
Please indicate the appropriate individual at your institution to which the submissions package should be addressed on the last page. **It is very important for us to have the complete street addresses, not just a P.O. Box.** This year we are also asking for your e-mail address, and fax number, for easier communication purposes.

As part of the **BENEFITS** for participation in RMA's *Annual Statement Studies* submission campaign, all contributors receive **FREE** copies of the Statement Studies books as well as **FREE** access to *eStatement Studies*SM (the internet version of the *Annual Statement Studies*).

Thank you for assisting us in updating our records. This will greatly facilitate your Statement Studies process! We look forward to hearing from you.

Regards,

RMA Statement Studies Team



Annual Statement Studies, the premier source for private-firm financial data, presents 766 industries using the North American Industry Classification System (NAICS) codes. This year's data was compiled from more than 246,000 statements received from financial institutions. Trend data is available for five years. RMA's Credit and Lending Dictionary also is available in the Statement Studies books.

Annual Statement Studies includes two publications:

Financial Ratio Benchmarks and Industry Default Probabilities and Cash Flow Measures.

To learn more about RMA Statement Studies, please visit us at www.rmahq.org.

Highlights of What You Need To Do, What You Can Expect, and *When*

FEBRUARY

- Read and review the Submissions Handbook.
- Respond to RMA staff via e-mail with any questions.

MARCH–APRIL

- Expect to hear from an RMA Statement Studies staff person who will verify your contact information and your level of commitment for this year.
- **Check to be sure that the most recent version of the Bridge submission software has been installed and is operating properly. If it is not, contact your spreadsheet vendor.**
- Check with your respective vendor for possible Bridge updates via the Internet.
- Contact your spreadsheet vendor if you have not received your Bridge software by April 25.

MAY

- If you are using the Bridge software to submit, run a small sample to ensure that everything is in working order.

JUNE

- *Deadline for paper submissions is last Friday of June.*
- Make plans to submit your full allotment of paper-based submissions during the last week of June. Don't forget to include a transmittal form.

JULY

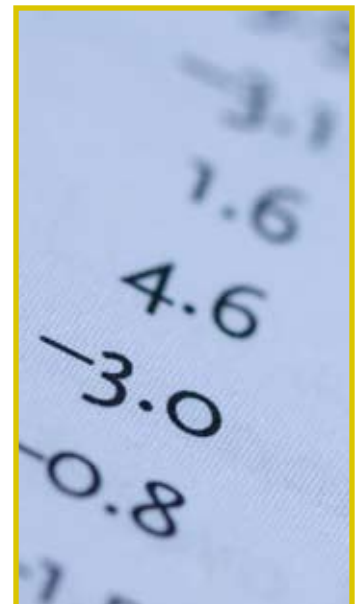
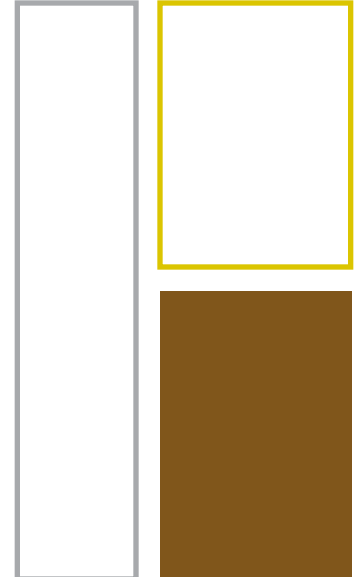
- *Deadline for Bridge/electronic submissions is next Friday after July 4th.*
- Make plans to submit your full allotment of Bridge or electronic-based submissions during that week of July. Don't forget to include a transmittal form.

AUGUST

- Enjoy what's left of the summer, while we process all the data and make preparations for the product.

NOVEMBER

- Final product will be shipped. Access to *eStatement Studies* via IP-access.



SO THAT WE CAN KEEP YOU IN THE LOOP WITH THE SUBMISSION CORRESPONDENCE, PLEASE COMPLETE THE FOLLOWING INFORMATION AND RETURN TO RMA'S STATEMENT STUDIES DEPARTMENT VIA FAX OR E-MAIL:

Please note: We want to be sure to direct the Handbook to the correct Statement Studies contact person. This is usually the individual in your institution who will be overseeing the campaign and preparation of your data submissions. Often times, the contact person is an individual in credit administration who is easily able to gather the data.

Individual: _____

Bank ID#: _____

Institution/Name: _____

Street Address: _____

City/State/Zip: _____

Phone: _____

Fax: _____

E-Mail: _____

PLEASE CHECK ONE OF THE FOLLOWING CHOICES:

- I am interested in participating in the Statement Studies campaign.
- I am NOT interested in participating in the Statement Studies campaign

PLEASE RETURN COMPLETED FORM TO:

Attn: Statement Studies Dept
Strategic Learning and Research
RMA
1801 Market Street, Suite 300
Philadelphia, PA 19103

Tel: 215-446-4087 | Fax: 215-446-4101

Email: studies@rmahq.org