

Analyzing Business Strength & Performance

A four-hour webinar dealing with how to interpret, analyze, and understand business financial statements for better loan decision making

Webinar • April 1 & 9, 2010, 1:30-3:30 CT

This NEW two-session webinar has been developed in response to requests from bankers to provide a convenient, in-depth financial statement analysis training experience. A further objective of this program is to provide bankers planning to attend a banking school, such as *The Southeastern School of Banking*, with background or prerequisite understanding that will make the lending school experience more meaningful. This program is low on theory and high on practical and immediately useful tools of financial statement analysis. All case studies are presented in a real-world context.

Highlights

The program will focus on building a strong understanding of the purpose, use, and interpretation of financial analysis tools, including:

- Discussion of the proper role, purpose, and focus of financial statement analysis in loan-risk determination and mitigation;
- Key financial concepts related to risk determination and loan decision making
 - Financial structure
 - Operating cycle
 - Trend analysis
 - Financial leverage
 - "True" cash flows
- The four key tools of financial statement analysis
 - Spreading
 - Common sizing
 - Use of industry averages
 - Ratio analysis of liquidity, leverage, profitability, over-trading, and debt service ability
- Case study applications of the four key tools will teach participants how to "crunch the numbers" and determine and interpret the meaning of the data

Note: This program is presented as a single four-hour seminar divided into two sessions. Your registration covers your webinar hookup or webinar replay-purchase-fee for both the April 1 and 9 broadcasts along with the corresponding written materials.

Speaker

Bob Ullom, a CPA and nationally known banking educator, brings over 30 years' commercial lending and bank management experience to his lively sessions, which maximize student involvement and learning by encouraging participation and interaction. As founding president and CEO of two start-up banks, Ullom led both banks to profitable, sound status. He currently provides training on a nationwide basis in more than 35 states.

Audience

The program has been designed to appeal to experienced lenders who need an update or confirmation of their knowledge and skills, lenders just beginning to focus on commercial lending, loan review personnel, credit analysts, or any banker looking to significantly develop his or her commercial credit skills.

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

CE Awarded: 2 hours per session of credit with the Texas State Board of Public Accountancy

What Is a Webinar

A webinar is an online seminar featuring live audio and PowerPoint slides. **Everything is delivered through your PC.** No special hardware is needed; however, **speakers or headphones are required.** The program consists of 90 minutes of instruction and 30 minutes of live Q&A. Each webinar registration provides one connection to the live webinar, written materials, and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by 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.**

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Analyzing Business Strength & Performance **April 1 & 9**

Webinar/materials (live webinar) \$485 mem \$960 nonmem
 On-demand webinar/materials* \$520 mem \$1,035 nonmem

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Mail: Mail completed form with check **at least 10 days** prior to the event to Bankers Ed, 5700 S Mopac, #C310, Austin, TX 78749

Phone: Call Bankers Ed at 888-262-7701

Late Registration: Please register online when registering **2 days prior** to the event (credit cards & E-checks accepted). Call 888-262-7701 for assistance.

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