

## AIB Analyzing Financial Statements

(Deadline is one week prior to start date)

*Analyzing Financial Statements* is a practical introduction to financial analysis from the viewpoint of the commercial loan officer. This program gives you the skills you need to effectively assess the borrower's ability to repay loans.

<b>Price*</b>	\$605 Nonmembers / \$485 Members	
<b>Course Length</b>	16 Weeks	
<b>Course Credits</b>	AIB: 3.0; ICB 45 CLBB; ACE: See Below	
<b>Prerequisites</b>	<i>General Accounting or Financial Accounting</i>	
<b>Required Software</b>	Adobe Acrobat Reader; Microsoft Internet Explorer Browser 7.0 or Mozilla Firefox 2.0 or higher	
<b>Textbook</b>	<i>Analyzing Financial Statements</i> , 7th Edition, 2007, ABA	
<b>Start Date/Catalog #</b>	January 11, 2010	3005402
	February 8, 2010	3005421
	March 8, 2010	3005442
	May 10, 2010	3005477
	June 21, 2010	3005496
	August 9, 2010	3005525

### Audience

Commercial loan officers, credit analysts, and trainees who have a basic knowledge of accounting principles and practices, and a familiarity with the commercial lending process.

### Learning Objectives

After successfully completing this program, you will be able to:

- Relate how a company's type of business, legal structure, size, and management strategies affect the way a lender conducts financial analysis
- Analyze income statements, balance sheets, and pro forma statements
- Calculate key financial ratios and use them to compare a company's performance with that of the company's industry
- Use advanced analytical techniques: sensitivity analysis, sustainable growth, working investment analysis, break-even analysis, and operating leverage
- Determine when a funds flow statement is required
- Construct and analyze long-run, multiple-year forecasts of income statements and balance sheets
- Construct and interpret a cash budget

## ACE College Credit Recommendation

In the lower division baccalaureate/associate degree category, 3 semester hours in Finance or Accounting.

- *Registration for one or more courses that include accompanying textbooks will also incur a shipping & handling fee.*

