

## 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>	\$625 Nonmembers / \$505 Members	
<b>Course Length</b>	16 Weeks	
<b>Course Credits</b>	AIB: 3.0; ICB: 45 CLBB; ACE: <a href="#">See below</a>	
<b>Prerequisites</b>	<a href="#">General Accounting</a> or <a href="#">Financial Accounting</a>	
<b>Required Software</b>	Adobe Acrobat Reader; Microsoft Internet Explorer Browser 7.0 or Mozilla Firefox 2.0 or higher	
<b>Textbook</b>	<a href="#">Analyzing Financial Statements</a> , 7th Edition, 2007, ABA	
<b>Start Date/Catalog #</b>		
	August 8, 2011	3006132
	September 12, 2011	3006965
	October 11, 2011	3006982
	November 7, 2011	3006995
	December 5, 2011	3007006
	January 9, 2012	3007013
	February 6, 2012	3007031
	March 5, 2012	3007045
	April 2, 2011	3007058
	May 7, 2011	3007072
	August 16, 2012	3007108

### 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.*

