

## **Analyzing Financial Statements 7th Edition**

According to the 2007 ABA Banking Journal Community Bank Competitiveness Survey, qualified business lenders are difficult and expensive to hire. Because of this shortage of good candidates, many banks grow their lenders in house using a combination of on the job mentoring and off-the-shelf training. ABA training can help 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 hone their credit skills and make more and more profitable loans for your bank.

*Analyzing Financial Statements* provides the skills needed to conduct a comprehensive and effective financial analysis of a business borrower. *Analyzing Financial Statements* clearly illustrates each step required in reviewing the financial statements provided by loan applicants to determine whether a borrower can repay debt to your institution. It explains essential concepts between the different types of businesses, legal structures of businesses, sizes of business, and other major influences that affect cash flow cycles. Realistic case studies and practical application exercises provide hands-on experience in analyzing income statements, balance sheets, and tax forms.

### **Master Case Book**

The textbook is accompanied by a Master Case Book. Referring to material in the Master Case Book, the textbook explains how analysts create and interpret income statement analysis, balance sheet analysis, ratios, cash flow, cash budgets, pro formas, and personal financial statements. Students will learn to calculate and interpret financial statements submitted for various small business and commercial loans.

*Analyzing Financial Statements* supports the AIB Analyzing Financial Statements course offered in the classroom through [Local ABA Training Providers](#) and as an [instructor-led AIB Online Course](#). It is a part of the American Institute of Banking (AIB) curriculum and a required course for the [AIB Commercial Lending Diploma](#), the [AIB Consumer Lending Diploma](#) and the [AIB Mortgage Lending Diploma](#).

**Recommended Instructional Hours: 45-30**

**Recommended AIB Credit: 3-2**

**ICB Credit: 45-30 (CLBB)**

**Text and Master Case Book are sold as a set**

Softbound, 2007

**Catalog #3003848**

\$110 List Price

**\$75 Member Discount**

**Instructor's Manual - Adobe Acrobat PDF files on a CD only**

**Catalog # 3003849**

\$66 List Price

**\$44 Member Discount**