



Key Ratio Analysis

Thursday, May 16, 2019

LEARN A FIVE-STEP ANALYSIS PLAN TO CALCULATE KEY RATIOS CORRECTLY

Ratios, ratios, and more ratios! What do they really mean? Many financial professionals including bankers use financial ratios on a regular basis. But do they always use the same ratios and more importantly, do they always interpret the ratios in the same manner?

Attend this proactive seminar and learn a five-step analysis plan to calculate the key ratios covering liquidity, activity, leverage, operating performance, and cash flow analysis and correctly interpret the financial condition of the business client. After this seminar, you will also be able to better negotiate with their business clients as well as other financial professionals.

The session will include a review of spreading a financial statement using Moody's software in order to better analyze the key ratios. This section will also include the bankruptcy (Z-score) predictor and sustainable growth models.

Two case analyses will be presented to illustrate the main concepts associated with key ratio analysis.

ON THE AGENDA

- Utilize a five-step ratio analysis plan to calculate/interpret the key ratios
- Discuss negotiating with other financial professionals using the ratios
- Review the Z-score and sustainable growth models
- Case analyses: Applying the concepts

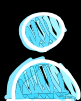
ABOUT THE INSTRUCTOR

David Osburn is the founder and managing member of Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm. He also serves as a contract CFO for several clients including construction companies, medical practitioners, and real estate developers.



His extensive professional background encompasses over 30 years in banking, finance, and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience.

Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).



WHO SHOULD ATTEND

- Commercial Lenders
- Credit Analysts
- Loan Document Specialists



WHEN

Thursday, May 16, 2019
9:00 a.m. – 4:30 p.m.



WHERE

Arkansas Bankers Association
1220 W. 3rd Street | Little Rock
501-376-3741

Arkansas Bankers Association Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

KEY RATIO ANALYSIS

Arkansas Bankers Association

May 16, 2019

REGISTRATION INFORMATION

Registrant #1 Name _____

Title _____

Email _____

Registrant #2 Name _____

Title _____

Email _____

Registrant #3 Name _____

Title _____

Email _____

Bank/Company _____

Address _____

City _____ State _____ Zip _____

Billing Contact _____

Phone _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____

(3-digit security code on back of your card)

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741.

Note: Non-Members must pay with credit card or check prior to the event.

Email: kami.coleman@arkbankers.org

Fax: (501) 376-9243

Mail: Check Payable to
Arkansas Bankers Association
Professional Development Department
1220 West Third Street
Little Rock, AR 72201

ABA USE ONLY:

Registered: _____

Amount: _____

Received: _____

REGISTRATION FEES

ABA Members:

Early Registration Price: \$325; After April 18: \$375

Non-Members:

Early Registration Price: \$650; After April 18: \$750

Registration fees include continental breakfast, instruction, materials, refreshment breaks, and lunch. To receive a registration confirmation, please provide an e-mail address on the registration form. If you do not receive a confirmation within 48 hours, please check with the ABA.

HOTEL INFORMATION

This seminar will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Locally Negotiated Rate has been reserved for your convenience at the following hotels:

Holiday Inn Presidential | (501) 375-2100

Group Rate: \$97 | Group Code: IL64N

Hilton Garden Inn | (501) 244-0044

Group Rate: \$119 | Group Code: N3197385

CANCELLATION

Register before April 18 if possible. Full registration fees will be refunded if a cancellation is received before May 2. No refunds will be given for cancellations made after May 2. Substitutions are welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

MORE INFORMATION

- Registration will begin at 8:30 a.m. on May 16.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.
- Please bring a calculator or laptop (with Excel) for use in the seminar.

CONTINUING EDUCATION



Attendants qualify for 6 Continuing Professional Education (CPE) Credits in Specialized Knowledge & Applications in group-live training. No advance preparation is required.

The Arkansas Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.