Virtual Learning

ARKANSAS BANKERS ASSOCIATION

KEY RATIO ANALYSIS: CALCULATING AND INTERPRETING THE NUMBERS 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 webinar 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. Upon completion of this webinar, the bank employee will also be able to better negotiate with their business clients as well as other financial professionals.

The session will also include a review of “spreading” a financial statement using Moody’s Lending Cloud 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.

Major Topics:

- 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!

When:
September 21, 2026
9:00 a.m. - 3:00 p.m.

Where:
The comfort of your desk.

Who Should Attend:

Commercial lenders, credit analysts, loan documentation specialists, relationship managers, branch managers, private bankers, business development officers

NOTE:

Please have a calculator or laptop (with Excel) available for use in the webinar.

Arkansas Bankers Association | Professional Development Department

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

ABOUT THE INSTRUCTOR

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Trainingvand Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, attorneys, credit managers, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues. Mr. Osburn's Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors. His extensive professional background encompasses 26 years as a Business Trainer/ Contract CFO and 16 years as a Bank Commercial Lender including the position of Vice President/ Senior Banking Officer. His banking credentials include loan underwriting, loan "work-out," management, and business development.

REGISTRATION FEES

ABA Members:
Registration Price: $390

Non-Members:
Registration Price: $780

NOTE

Registration fees are per person, not connection. Please register each person in attendance separately.

CANCELLATION

Full registration fees will be refunded if a cancellation is received before September 7. No refunds will be given for cancellations made after September 7. All cancellations must be submitted in written format prior to the event.

VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

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SEPTEMBER 21, 2026

Bank/Company Name ____________________ **Phone** ____________________

Registrant Name ____________________ **Title** ____________________ **E-mail** ____________________

Registrant Name ____________________ **Title** ____________________ **E-mail** ____________________

Address ____________________ **City** ____________________ **State** __________ **Zip** ____________________

Registration Contact ____________________ **Phone** ____________________ **E-mail** ____________________

PAYMENT INFORMATION

Charge my: ❒ Mastercard ❒ Visa ❒ American Express ❒ Discover

Account Number ____________________

Name on Card ____________________

Expiration Date ____________________ **CSC Number** ____________________
(3-digit security code on back of your card)

Billing Zip Code ____________________

If you would prefer to pay via credit card over the phone, please call the ABA at (501) 376-3741. Please do not email your credit card information.

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

Email: marketing@arkbankers.org

Fax: (501) 376-9243

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

ABA USE ONLY:
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