



KEY RATIO ANALYSIS

**VIRTUAL SEMINAR
JANUARY 21, 2021**

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 virtual 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. Upon completion of this seminar, 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 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 INCLUDE:

- 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!

PLEASE HAVE A CALCULATOR OR EXCEL FOR USE IN THE VIRTUAL SEMINAR.

About the Instructor



David L. Osburn, MBA, CCRA, is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm. His extensive professional background of over 30 years includes work as a Business Trainer/ Contract CFO and work 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.

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

WHEN

January 21, 2021
9:00 a.m. - 3:00 p.m.

WHERE

Comfort of your desk – One connection for your bank means training opportunities for multiple employees.

WHO SHOULD ATTEND

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



COVID-19 UPDATE

The ABA takes the health and safety of members seriously. Given the impact of the coronavirus pandemic, ABA is offering this session as a virtual course. We appreciate your understanding and flexibility, and we look forward to bringing you a great virtual seminar.



Arkansas Bankers Association | Professional Development Department

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

REGISTRATION FEES

ABA Members:

Early Registration Price: \$340; After December 15: \$390

Non-Members:

Early Registration Price: \$680; After December 15: \$780

CANCELLATION

Full registration fees will be refunded if a cancellation is received before January 7. No refunds will be given for cancellations made after January 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

CONTINUING EDUCATION



Attendants qualify for 6 Continuing Professional Education (CPE) credits in Specialized Knowledge in group-live training (presented online due to COVID-19). Prerequisites: Basic knowledge of bank lending and credit practices. Program level: Basic - Intermediate. No advance preparation is required. CPE will be granted to registered attendees upon request. 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.nasba.org.

KEY RATIO ANALYSIS VIRTUAL SEMINAR

JANUARY 21, 2021

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)

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. Please do not email credit card information.

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: _____