KANSAS BANKERS ASSOCIATION

KEY RATIO ANALYSIS: CALCULATING AND INTERPRETING THE NUMBERS CORRECTLY!

January 22, 2025 - VIRTUAL

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David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include 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 and business development. Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management.

ABOUT EVENT

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 including liquidity, activity, leverage, operating performance, and cash flow analysis which will clarify and "unify" this often confusing financial subject. Upon completion of this webinar, the bank lender will 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 specialized software in order to analyze key ratios.

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

WHO SHOULD ATTEND: Commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers.

TRAINING TOPICS:

- Utilize a "five-step" key ratio analysis plan to correctly calculate and interpret the financial condition of the business borrower
- Discuss "negotiations" with business clients and other financial professionals using the key ratios
- Case analysis: Applying the concepts!

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Program Agenda

Zoom Login: 8:45 a.m.
Seminar Begins: 9:00 a.m.
Lunch: 12:00 p.m.
Seminar Resumes: 12:30 p.m.
Seminar Adjourns: 3:00 p.m.

ASSET SIZE	LIVE
$25 mil & under	___ $350
$26 mil - $100 mil	___ $450
$101 mil - $250 mil	___ $550
$251 mil - $400 mil	___ $750
$401 mil - $750 mil	___ $950
$751 mil - $1 bil	___ $1,250
Over $1 billion	___ $1,550
Assoc. Members	___ $950
Non-members	___ $3,100

All participants will receive a 30-day playback of the program.

We understand circumstances arise requiring cancellation. Cancel up to five business days before the program and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than one attending, please email Alana Seelbach at aseelbach@ksbankers.com.

Name:____

Bank Location:______________________________ E-mail:__________________________

Name:____

Bank Location:______________________________ E-mail:__________________________

Bank:____

Total Enclosed: $__________________________ Total Attending: ______________________

Address:____

City: ____________________________ State:__________________ Zip:_______________

Three ways to register:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at **www.ksbankers.com**