



KANSAS BANKERS
ASSOCIATION

FINANCIAL STATEMENT ANALYSIS: INTERPRETING THE NUMBERS CORRECTLY!

July 15, 2026 - VIRTUAL

This webinar emphasizes a practical approach to correctly “interpret” financial statements.

The session will begin with a brief review of the four basic financial statements- Income Statement, Statement of Retained Earnings, Balance Sheet, and Statement of Cash Flows. Additionally, the “types” or quality of financial statements will be covered including company-prepared, compiled, reviewed, and audited. The notes to the financial statements will also be highlighted.

The participant will then be introduced to a “five-part” financial statement analysis model covering Liquidity, Activity, Leverage, Operating Performance, and Cash Flow.

The Liquidity section will illustrate how to calculate the “true” cash position of the company and the Activity section will include accounts receivable, accounts payable, and inventory turnover and the “cash conversion cycle.” The Leverage section will review the debt to equity model and the impact of a subordination agreement while the Operating Performance section will review how to gauge the company’s “true” profitability. The Cash Flow section will show how to determine the company’s “traditional” EBITDA, fixed-charge coverage, cash basis cash flow, and uniform credit analysis cash flow.

Additionally, a brief overview of both the Z-score (bankruptcy predictor) and sustainable growth models will be provided.

Case studies will be presented to illustrate the main concepts associated with financial statement analysis and will clarify this often challenging subject.

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



DAVID OSBURN, MBA, CCRA

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.

TRAINING TOPICS:

- » The four financial statements: Income Statement, Statement of Retained Earnings, Balance Sheet, and Statement of Cash Flows
- » Types or quality of financial statements including company-prepared, compiled, reviewed, and audited.
- » Notes to the financial statements
- » A “five-step” financial statement analysis model covering Liquidity, Activity, Leverage, Operating Performance, and Cash Flow
- » The “Z-score” and “sustainable growth” models
- » Financial statement analysis case studies

EDUCATION & CONFERENCES

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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 two attending, please email education@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 the registration form with a check.
2. Email the registration form to education@ksbankers.com, followed by payment via check by mail or credit card over the phone.
3. Register online using a credit card at www.ksbankers.com.