



KANSAS BANKERS
ASSOCIATION

KEY RATIO ANALYSIS

MARCH 18, 2027 - VIRTUAL

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, 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.

OBJECTIVES:

- » 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
- » Review the Z-score and sustainable growth models
- » Case analysis: Applying the concepts!

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

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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	___ \$380
\$26 mil - \$100 mil	___ \$490
\$101 mil - \$250 mil	___ \$595
\$251 mil - \$400 mil	___ \$810
\$401 mil - \$750 mil	___ \$1,030
\$751 mil - \$1 bil	___ \$1,355
Over \$1 billion	___ \$1,680
Strategic Partners	___ \$1,030
Non-members	___ \$3,355

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.

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