

# LENDING: KEY RATIO ANALYSIS

## FACILITATED BY DAVID OSBURN

**DENVER**  
**THURSDAY, DECEMBER 16, 2010**  
9:00 a.m. to 4:00 p.m.  
Sterner Training Center, 1009 Grant Street

**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 seminar 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 seminar, the bank employee will be able to better negotiate with their business clients as well as other financial professionals. Additionally, they will be able to "train" their staff in correctly calculating and interpreting the ratios.

**CASE STUDIES:** Two case analyses will be presented to illustrate ratio analysis.

**TOPICS:**

- ◆ Utilize a "five-step" ratio analysis plan to correctly interpret the financial condition of the business client
- ◆ Practice "negotiating" with other financial professionals using the ratios
- ◆ Learn to "train" others in properly calculating and interpreting the ratios
- ◆ Case analyses: Applying the concepts!

**WHO SHOULD ATTEND?**

All bank employees who work with small to medium-size businesses will benefit from attending this NEW program.

**DAVID OSBURN** is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, credit union employees, credit managers, trade groups, and business owners. David's extensive professional background encompasses over 24 years in banking, finance, and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience.

**\$250\* Member Early / \$275\* Member Regular**

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),  
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

**REGISTRATION FORM** (Course #N5610-A1)

**FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203**

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

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Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

\*Authorized Signature for Billing \_\_\_\_\_

Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa/M/C

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**REGISTRATION GUIDELINE:**

\*REGISTER by **DECEMBER 2, 2010** to receive the "Early" Tuition Rate. NO REFUNDS WILL BE GIVEN AFTER DECEMBER 2nd, ALTHOUGH A SUBSTITUTE MAY ATEND. Cancellations received in writing prior to December 2nd will be subject to a \$75 withdrawal fee. (Non-member \$500/\$525)