



What are Those Business Financial Statements Telling Me?

12 - 1:30 pm PT
1 - 2:30 pm MT
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Thursday, July 14, 2011

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Financial statements are a lender's window into the financial health of a business. In making loans and monitoring risk, it is important to understand what the financial statements say – and what they don't say – about a borrower's financial condition. While the financial statements provide essential data, they are just the starting point. The ratios and trends that come from those financial statements are more relevant. Lenders must learn to identify and calculate key ratios and then develop and analyze trends in those ratios to understand what is happening in a customer's business. Comparing key ratios to Industry Standards is also essential.

Continuing Education: Attendance verification for CE credits provided upon request.



HIGHLIGHTS

- Knowing the type of business entity
- Balance Sheet, Income Statement and the Statement of Cash Flows
- Developing a Global Cash Flow
- Key ratios and trends in areas of leverage, liquidity, profitability, and debt service
- Understanding value of Owner's Equity

WHO SHOULD ATTEND?

This informative session is designed for anyone in the lending area including chief lending officers, CSRs, FSRs, new accounts personnel, loan officers, loan underwriters, loan processors, branch managers, CEOs, and other key lending staff.

MEET THE PRESENTER

**Tim Harrington, CPA,
TEAM Resources**



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