

What's the Question: Assessing Business Financial Statements

Tuesday, November 28, 2017
OBL Education Center

Registration

Registration, which includes breakfast, lunch and a manual, is:

EARLY BIRD THRU NOV 14

\$259 OBL member
\$379 per nonmember

AFTER NOV 14

\$279 OBL Member
\$399 per nonmember

The program will be held at the OBL Education Center (4215 Worth Avenue, Suite 300, Columbus, Ohio 43219), Tel. 614-340-7595.

The program will run from 9 a.m. to 4 p.m. with registration and a continental breakfast beginning at 8:30 a.m.



Assessing creditworthiness of a borrower is about information. Each borrower will have opportunities and obstacles to repayment of the loan. Bankers need to use the information available to identify those potential issues. One of the primary sources will be the financial statement of the borrower's business. Financial statements are how the borrower keeps score on their management of the business. Therefore, the banker can use the financial statements as a starting point in identifying the questions to ask about management performance. The workshop will look at the issues of preparation of financial statements by the borrower, the role of accountants, the calculation of ratios, and the use of financial statements in the credit decision process.

Program Highlights

Workshop topics include:

- Review accounting principles for bankers.
- Discuss role of accountants.
- Discuss Financial Statement construction and examine key statement accounts.
- Provide a framework for financial statement analysis and discuss its role in credit decision process.
- Examine financial analysis tools (common sizing, trending, ratios, industry comparison) used by bankers.
- Engage in practical application of financial analysis using case study

Who Should Attend?

This program has been designed for commercial bankers, credit review, branch personnel (who do commercial lending), credit administrators, credit analysts and credit department personnel.

About the Instructor

Jeff Judy's booming voice and unique instructional style have been enjoyed in classrooms across the globe. Jeff, founder of Jeff Judy & Associates, is a trainer for individual banks, bank holding companies, state and national trade associations, and many major banking schools. His practical, down-to-earth approach consistently wins him high ratings from program participants. Jeff also educates audiences through his frequent interviews and articles in trade journals and more general financial media, as well as through his own biweekly electronic newsletter. Visit www.JeffJudy.com for more information.

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Hotel Accommodations

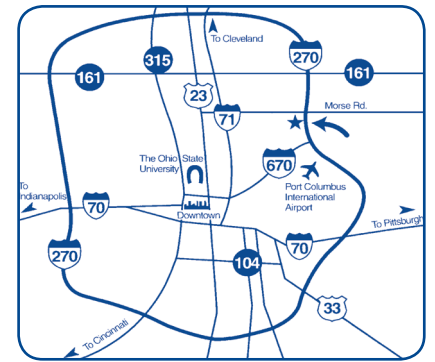
Discounted overnight rooms are available for \$145/night at Embassy Suites Columbus Airport (Tel. 614-536-0500). The hotel is located approximately four miles from the OBL and offers complimentary shuttle service to the Easton area and directly to the OBL Education Center and offices. Rooms are also available at The Hampton Inn & Suites, less than one half mile from the OBL, for \$144/night. Call 614-473-9911. OBL guests can also receive a ten percent discount off the "rate of the day" at the Holiday Inn Express & Suites (Tel. 614-476-1100). Pricing for all hotels includes breakfast and Internet access. For additional options, visit www.eastontowncenter.com.

Cancellation Policy

Refunds will be granted for cancellations received in writing to education@ohiobankersleague.com by November 21, 2017. Cancellations will be subject to a \$25 processing fee. No refunds or credits will be granted for cancellations received after the noted date or for day-of-event no shows. Substitutions are always welcome.

Important

For more information, please contact Julie Kiplinger at 614-340-7612 or at jkiplinger@ohiobankersleague.com. For a complete listing of OBL programs, or to register online, visit www.ohiobankersleague.com. Dress is business casual.



The OBL is located at 4215 Worth Avenue, Suite 300, Columbus, OH 43219

FROM NORTH

Take I-71 South to I-270 East. Take the Easton Exit (Exit 33) onto Easton Way. Turn right at the first light onto Stelzer Road. Turn right at Worth Avenue. The OBL office is the three story office building on the right.

FROM SOUTH

Take I-71 North to I-670 East. Remain on I-670 to I-270 North. Take the Easton Exit (Exit 33) onto Easton Way. Turn right at the first light onto Stelzer Road. Turn right at Worth Avenue. The OBL office is the three story office building on the right.

FROM EAST

Take I-70 West to I-270 North. Take the Easton Exit (Exit 33) onto Easton Way. Turn right at the first light onto Stelzer Road. Turn right at Worth Avenue. The OBL office is the three story office building on the right.

FROM WEST

Take I-70 East to I-71 North to I-670 East. Remain on I-670 to I-270 North. Take the Easton Exit (Exit 33) onto Easton Way. Turn right at the first light onto Stelzer Road. Turn right at Worth Avenue. The OBL office is the three story office building on the right.

Free parking is available around the building.

Registration

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Please copy this form for additional registrations. Registration is also available online at www.ohiobankersleague.com.

Please Select One

EARLY BIRD Thru Nov. 14	AFTER Nov. 14	
<input type="checkbox"/> \$259	<input type="checkbox"/> \$279	per OBL Member
<input type="checkbox"/> \$379	<input type="checkbox"/> \$399	per Nonmember

REGISTRANT _____	TITLE _____
BANK _____	
NAME FOR BADGE _____	
MAILING ADDRESS _____	
CITY STATE ZIP _____	
COUNTY _____	
PHONE _____	
FAX _____	
E-MAIL (REQUIRED) _____	
SPECIAL ASSISTANCE / DIETARY NEEDS _____	

PLEASE SEND CHECK AND REGISTRATION TO OHIO BANKERS LEAGUE, ATTENTION EDUCATION DEPT.
MAIL TO: 4215 Worth Avenue, Suite 300, Columbus, Ohio 43219, Phone 614-340-7595, Fax 614-340-7596
 CONFIRMATION WILL BE SENT UPON RECEIPT OF YOUR REGISTRATION. PLEASE USE THIS FORM AS YOUR INVOICE.

Method of Payment

Payment is requested at the time of registration.

- My check for \$_____ is enclosed.
- Please charge my credit card \$_____ as noted below.
- Visa MasterCard
- Discover AmEx

CARD NUMBER _____
EXPIRATION DATE _____
CARDHOLDER NAME _____
BILLING ADDRESS _____
CARDHOLDER'S SIGNATURE _____
CVV NUMBER (3 DIGITS ON BACK OF CARD) _____