

ANALYZING FINANCIAL STATEMENTS 2018

OBA Members: Register online at www.oba.com.

Early bird fee by Sept. 5: \$650

Regular fee after Sept. 5: \$700

Non-members: \$1500

The fee is per person and includes instruction, materials, breaks and lunch.

Cancellation requests must be made in writing and be received by Sept. 5 to receive a full refund. A 50-percent refund will be given on all cancellations received by Sept. 12. No refunds will be given on requests received after Sept. 12. However, substitutions may be made.

BANK/CO. _____

PHONE _____

FAX _____

P.O. BOX _____ CITY _____

ZIP _____

NAME _____ TITLE _____

CELL PHONE _____

EMAIL _____

NAME _____ TITLE _____

CELL PHONE _____

EMAIL _____

NAME _____ TITLE _____

CELL PHONE _____

EMAIL _____

Photocopy for additional registrations.

PAY BY CREDIT CARD:

For security reasons, please fax your registration form and credit card information ONLY to the OBA's dedicated registrations fax line: 405-604-9545.

VISA MASTERCARD AMEX DISCOVER

CARDHOLDER NAME _____

CARD # _____ CSC _____

EXPIRATION DATE _____

SIGNATURE _____

PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association

P.O. Box 960173

Oklahoma City, OK 73196-0173

SCHEDULE

8:30 - 9 a.m.Registration (first day only)

8:30 a.m. to noon Program

Noon - 1 p.m. Lunch

1 - 4:30 p.m. Program

LOCATION

Harris Event Center at the OBA

643 NE 41st St., Oklahoma City

405-424-5252

Directions to the HEC can be found at

www.oba.com.

ACCOMMODATIONS

Courtyard Marriott OKC NW

1515 NW Expressway, OKC

405-848-0808

Ask for the Oklahoma Bankers Association room block for \$115/night, includes breakfast!

Make reservations by 9/4/18 to receive the room block rate.

Analyzing Financial Statements



**SEPTEMBER 19-21, 2018
OKLAHOMA CITY**



TOPICS

- Mini-review of accounting;
- Balance sheet preparation and analysis;
- Income statement preparation and analysis;
- Relationship between balance sheet and income statement as shown by the statement of cash flow;
- How to tell if a borrower can repay the loan;
- How to analyze quality and liquidity of a borrower's assets;
- How to determine the reliability of the financial statements;
- How to use ratios, spreadsheets and industry comparisons to determine the borrower's financial strength;
- How capital expenditures affect the borrower's repayment ability;
- How to match the sources of loan repayment to the purpose of the loan;
- How to prepare income, expense and cash flow projections; and
- How to get "working capital" loans repaid.

WHO SHOULD ATTEND

Commercial lending officers, credit department personnel, loan review personnel and operations personnel interested in learning more about commercial lending will benefit from this three-day course.

MATERIALS REQUIRED

Students must bring a calculator.

QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janisr@oba.com.

If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.

REGISTRATION

To qualify for the early bird fee of \$650, you must register by September 5. The fee after September 5 is \$700. Non-member fee is \$1500. Fee is per person.

The fee includes instruction, materials, breaks and lunch.

Dress: Casual. Jeans are fine!

ABOUT THE SPEAKERS

Dennis McCuiston has been an OBA resource on lending topics for more than 30 years. He is a "recovering CEO and board member" and speaks often on board matters and the state of the financial industry. Dennis hosts the McCuiston program on PBS and is a Clinical Professor of Corporate Governance and Executive Director of the Institute for Excellence in Corporate Governance at the University of Texas at Dallas. He teaches his students how to analyze the financial statements of the Fortune 500 including Apple, Google and JP Morgan among other companies.

Vaughn C. Pearson has more than 40 years' experience in executive lending and credit roles in commercial banks and financial services consulting organizations. He has served in four mid-sized regional and community banks, in senior and executive management roles including Chief Credit Officer and Chief Lending Officer, as well as 15+ years in financial institution managing consultant roles that include major organizations: EDS, Deloitte, and Computer Sciences Corporation . He is on the faculty of the Risk Management Association for more than 35 years, leading up to ten seminars on several different lending and credit topics, and speaks nationally to industry trade groups and regulatory audiences.