

2021 KEY RATIO

***Please Check your location.

Tulsa, December 1 OKC, December 2
OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Earlybird fee by Nov. 17, 2021: \$270
Regular fee after Nov 17, 2021: \$290
Non-members: \$550

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

Cancellation requests must be made in writing and be received by November 17, to receive a full refund. A 50-percent refund will be given on all cancellations received by November 24. No refunds will be given on requests received after November 24; however, substitutions may be made.

BANK/CO. _____

PHONE _____

FAX _____

P.O. BOX _____ CITY _____

ZIP _____

NAME _____

TITLE _____

EMAIL _____

CELL PHONE _____

NAME _____

TITLE _____

EMAIL _____

CELL PHONE _____

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** or secure e-mail: **secure@oba.com**.

BILL TO VISA MASTERCARD AMEX DISCOVER

CARDHOLDER NAME _____

CARD # _____

EXPIRATION DATE _____ CVC# _____

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 a.m. Registration

9:00 a.m. to 4:00 p.m. . Program

LOCATION

Harris Event Center at the OBA
643 N.E. 41st St., Oklahoma City
405-424-5252

Tulsa Marriott Southern Hills
1902 E. 71st St., Tulsa
918-493-7000

ACCOMMODATIONS

OKC Courtyard by Marriott OKC NW
1515 NW Expressway
405-848-0808
****Use OKBB GENR or OKBA QNQN for the OBA business rate of \$89**

Embassy Suites, OKC Medical Center
741 N Phillips Ave
405-239-3900
Ask for the OBA business rate of \$145
\$14 per day parking fee

Tulsa Tulsa Marriott Southern Hills
1902 E. 71st St., Tulsa
918-493-7000

Ask for the OBA corporate rate of \$103.

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.



KEY RATIO

ANALYSIS:

CALCULATING AND INTERPRETING
THE NUMBERS CORRECTLY!



DECEMBER 1 | MARRIOTT
SOUTHERN HILLS TULSA
DECEMBER 2 | OBA HARRIS
EVENT CENTER OKC



COURSE OVERVIEW

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 to calculate the key ratios covering liquidity, activity, leverage, operating performance, and cash flow analysis and correctly interpret the financial condition of the business client. Upon completion of this seminar, the bank employee will also 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 Moody’s software in order to better analyze the key ratios. This section will also include the bankruptcy (Z-score) predictor and sustainable growth models.

Two case analyses will be presented to illustrate the main concepts associated with key ratio analysis.

Major Topics

- Utilize a “five-step” ratio analysis plan to calculate/interpret the key ratios
- Discuss “negotiating” with other financial professionals using the ratios
- Review the Z-score and sustainable growth models
- Case analyses: Applying the concepts!

Note: Please bring a calculator or laptop (with Excel) for use in the seminar.

WHO SHOULD ATTEND

Commercial lenders, credit analysts, loan documentation specialists, relationship managers, branch managers, private bankers, business development officers

REGISTRATION

To qualify for the early bird fee of \$270, you must register by November 17, 2021. The fee after November 17, 2021 is \$290. Non-member fee is \$550. The fee is per person; instruction, materials, lunch, and breaks are provided.

Note: Current COVID-19 guidelines will be followed.

SPEAKER

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, credit managers, attorneys, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues. Mr. Osburn’s Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors.

His extensive professional background of over 30 years includes 19 years as a Business Trainer/ Contract CFO and 16 years as a bank commercial lender including the position of Vice President/Senior Banking Officer. His banking credentials include loan underwriting, loan “work-out”, management, and business development.

Mr. Osburn has been an adjunct college professor for over 30 years including Nevada State College and College of Southern Nevada.

He holds an MBA from Utah State University, a BS in Finance from Brigham Young University, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma.

Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).