



**CENTER FOR
FINANCIAL
TRAININGSM**

ATLANTIC & CENTRAL STATES

Analyzing Financial Statements

THURSDAY, March 25, 2010
ST. LOUIS, MISSOURI

Attention: Credit Department Manager/Loan Department Personnel

Learn to analyze financial statements in just one day!

You can understand one of the most important aspects of banking and a crucial component of the lending process with knowledge gained in this practical program. "Real world" approaches to credit decision-making and a streamlined approach to the analysis process ensures that you leave with an understanding and knowledge essential to your job.

Please bring a handheld calculator to the program.

UPON COMPLETION OF THIS PROGRAM, YOU WILL:

- Understand the role, purpose and focus of financial analysis.
- "Crunch" the numbers presented in a financial statement.
- Interpret the numbers and the framework within which the numbers should be interpreted.

PROGRAM HIGHLIGHTS:

> OVERVIEW OF FINANCIAL ANALYSIS

> FINANCIAL STATEMENT ANALYSIS AND RISK

> UNDERSTANDING OF THE COMPANY'S:

- financial structure
- operating cycle
- management policies
- objectives
- external factors
- trends
- flexibility
- future viability and other factors
- "reading between the lines"

> INCOME STATEMENT

> BALANCE SHEET

> RATIOS

SEMINAR PRESENTER: Rick Curtis, Senior Vice President, Bremen Bank & Trust Company & president, Curtis & Associates, a planning and consulting firm specializing in assisting small businesses with their bank relationships. Mr. Curtis serves on the adjunct faculty of Webster University and is a frequent presenter for CFT.

"I gained a better understanding of what to look for and what to ask my clients to be helpful to them"

- Business Development Officer, Reliance Bank

"Made a complex subject easy to understand."

- District Sales Manager, UMB Bank of St. Louis

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ANALYZING FINANCIAL STATEMENTS

Thursday, March 25, 2010 8:30 AM - 4:00 PM

CFT, Laclede Gas Building, 720 Olive, Suite 440, Downtown St. Louis, MO 63101

Tuition: \$225 .5 CFT credit

Ask us about group rates and in-house customized presentation

It's easy to take Metrolink! The 8th & Pine Station is in our building. For complete directions to CFT visit

www.cftacs.org/documents/directions.pdf

CENTER FOR FINANCIAL TRAINING

720 Olive, Suite 440, St. Louis, MO 63101-2300
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