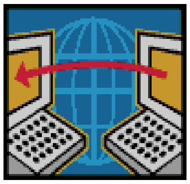

Analyzing Business Strength & Performance

April 1 & 9, 2010, 12:30 - 2:30 p.m. (MT)

MONTANA BANKERS ASSOCIATION
Leadership & Advocacy Since 1904

A four-hour webinar dealing with how to interpret, analyze and understand business financial statements for better loan decision making.

This NEW two-session webinar has been developed in response to requests from bankers to provide a convenient, in-depth financial statement analysis training experience. A further objective of this program is to provide bankers planning to attend a Banking School (perhaps offered by your state's bankers association) with background (or prerequisite) understanding which will make the lending school experience more meaningful. This program is low on theory and high on practical and immediately useful tools of financial statement analysis. All case studies are presented in a "real world" context.

Highlights
The program will focus on building a strong understanding of the purpose, use and interpretation of financial analysis tools, including:

- Discussion of the proper Role, Purpose and Focus of financial statement analysis in loan risk determination and mitigation;
- Key financial concepts related to risk determination and loan decision making
  - Financial structure
  - Operating cycle
  - Trend analysis
  - Financial leverage
  - “True” cash flows
- The four key tools of financial statement analysis
  - Spreading
  - Common sizing
  - Use of industry averages
  - Ratio analysis of liquidity, leverage, profitability, over-trading and debt service ability
- Case study applications of the four key tools will teach participants how to “crunch the numbers” and determine and interpret the meaning of the data

Note: This program is presented as a single four-hour seminar divided into two sessions. Your registration covers your webinar hookup or webinar replay purchase fee for both the April 1 & 9 broadcasts along with the corresponding written materials.

Speaker
Bob Ullom, a CPA and nationally known banking educator, brings over 30 years commercial lending and bank management experience to his lively sessions which maximize student involvement and learning by encouraging participation and interaction. As founding President/CEO of two start-up banks, Bob led both banks to profitable, sound status. He currently provides training on a nationwide basis in more than 35 states.

Audience
The program has been designed to appeal to: experienced lenders who need an update or confirmation of their knowledge and skills, lenders just beginning to focus on commercial lending, loan review personnel, credit analysts, or any banker looking to significantly develop his/her commercial credit skills.

CE Applied: 2.5 hrs./session CLBB/CPB with the Institute of Certified Bankers

What is a Web Seminar?
A webinar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides one connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888/262-7701.
An On-Demand Webinar is a live webinar that has been recorded and streamed to your computer to watch at your convenience. The program can be viewed any time. You may watch a portion of the program, come back, and pick up where you left off! You may also review the program at will if you need a refresher. Anyone at your branch may access the program from a computer using the login and password. When you purchase an On-Demand Webinar, you have unlimited access to the program for 6 months from date of purchase.
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