

# Making Sense of Bank Financial Statements & Significant Ratios for Directors

WEBINAR OR ON-DEMAND WEB LINK  
(LINK INCLUDES FREE CD ROM)

**Friday, April 6, 2012**

8 - 9:30 am PT  
9 - 10:30 am MT  
10 - 11:30 am CT  
11 - 12:30 pm ET

Do you know how your bank is doing? As a board member, you have an obligation to know and understand how your bank is performing financially. Banks have been through the three toughest years since the 1930s and digging out of this financial quagmire has been a real struggle. The business and regulatory environment has become more demanding. Most bank directors have business backgrounds and understand their particular industry. However, they often fail to fully appreciate the differences in the banking industry.

This course will not only provide an understanding of balance sheets and income statements, it will also address the significant relationships between key accounts; the key industry ratios to comprehend and monitor; the concepts behind the allowance for loan and lease losses; the adequacy of capital; and the critical issue of understanding your bank's specific business model and how that creates a unique financial footprint.

**Continuing Education: Attendance verification for CE credits provided upon request.**



## HIGHLIGHTS

- Key banking ratios every director should know.
- Understanding the CAMELs and why they matter
- Making sense of trends and the use of dashboards
- Understanding and monitoring a spread analysis
- Comprehending the balancing act in capital
- The value of non-interest income.

## WHO SHOULD ATTEND?

This informative session will be beneficial for board members and audit committee members. It is also valuable training for non-financial managers, supervisors, and other staff.

## **MEET THE PRESENTER**

**Tim Harrington, CPA,  
TEAM Resources**



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**Register Now!**

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# Community Bankers Association of Oklahoma REGISTRATION FORM

Date of Seminar	Name of Seminar	Live Webinar \$230	On-Demand Link & Free CD Rom \$230	Both Live Webinar & On-Demand Link (includes free CR Rom) \$350	TOTAL
					\$

**\*CD Rom for pc use only**

Name: \_\_\_\_\_ Bank: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_ (Email address is required.)

**Hook up instructions and seminar materials will be emailed approximately  
7 days prior to the seminar.**

**REGISTRATION AND PAYMENT INSTRUCTIONS – Please note invoices are not provided.  
Mail registration form and check made payable to:**

Financial Education and Development, Inc., P.O. Box 1780, Helena, MT 59624

**Fax registration form, including credit card number to (406) 442-2357.**

**Important Note if Paying by Credit Card:** This form will serve as your receipt. Charges will show up on your credit card statement from Financial Education and Development, Inc.

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**Register Online:**

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**\*NOTE: It is best to have all payments and registrations to us 10 days prior to the seminar to ensure timely receipt of hook up instructions and handout materials. We will do our best to accommodate late registrations.**

FOR QUESTIONS EMAIL: [CBAO@financialedinc.com](mailto:CBAO@financialedinc.com)

FAX: (406) 442-2357