



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
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2010 – 40

March 3, 2010

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, CRO,
Credit Analysts & Loan
Specialists

RE: CBA Web Seminars -- Two-Part Presentation: Analyzing Business Strength & Performance
Presentation I – Thursday, April 1, 2010
Presentation II – Friday, April 9, 2010

This NEW two-session web seminar has been developed in response to requests from bankers to provide a convenient, in-depth financial statement analysis training experience. It deals with how to interpret, analyze and understand business financial statements for better loan decision making. 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 four-hour 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.

SEMINAR 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 web seminar divided into two sessions. Your registration covers your web seminar hookup or web seminar replay purchase fee for both the April 1 & 9 broadcasts along with the corresponding written materials.

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 hours towards the CLBB/CPB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

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.

WHAT IS A WEB SEMINAR?

A web seminar 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 of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 months from the date of purchase.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

Late Registration: Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards and e-checks accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM
Senior Vice President & Secretary

CBA WEB SEMINAR

TWO PART PRESENTATION:

ANALYZING BUSINESS STRENGTH & PERFORMANCE

Part I - - Thursday, April 1, 2010

2:30 p.m. - 4:30 p.m. (EST)

Part II - - Friday, April 9, 2010

2:30 p.m. - 4:30 p.m. (EST)

REGISTER (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name _____ Title _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

THREE WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to March 25th

Mail: Complete this form, include payment and mail it to: Bankers Ed: 5700 S. Mopac, #C310,
Austin, TX 78749

Anytime Prior to the Program

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>.

Phone: Call 888-262-7701 with credit card information

CBA WEB SEMINAR -- ANALYZING BUSINESS STRENGTH & PERFORMANCE

Thursday, April 1, 2010 & Friday, April 9, 2010- (Seminar code: SW2-1268)

Note: This program is presented as a **single four-hour seminar divided into two sessions.** Your registration fee covers your web seminar hookups or on-demand web seminar for both the April 1st and April 9th broadcasts along with the corresponding written materials.

Web Seminar/Materials (live hookup) \$475 member \$950 non-member

On-Demand Web Seminar/Materials \$515 member \$1,030 non-member

METHOD OF PAYMENT (check one):

Check made payable to: Bankers Ed

Discover Card

MasterCard

Visa

AMEX

Card Number _____ Exp. Date _____

Security Code (3 or 4 digits on back of card) _____

Signature _____ Amount \$ _____

For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

*****Registrations must be sent to Bankers Ed*****